

# Secured MasterCard® Application (Please print and fill out completely.)

**ESTABLISH OR  
REBUILD YOUR CREDIT**

## Disclosures

CREDIT LIMIT REQUESTED : \_\_\_\_\_ ( Minimum \$250)

Print Name		Social Security Number		Date of Birth		Home Phone #	
Home Address, Number and Street			Apt. No.	City		State	Zip
E-Mail Address		Mother's Maiden Name		Previous Home Address			
Employed By			Yr./Mo.	Address		Gross Monthly Income	Bus. Phone #
Position	Previous Employer			Address			Yr./Mo.
Name and Address of Nearest Relative Not Living With You				Phone No.		Relationship	

### Please Tell Us about Your Co-Applicant

Print Name		Social Security Number		Date of Birth		Home Phone #	
Home Address, Number and Street			Apt. No.	City		State	Zip
E-Mail Address		Mother's Maiden Name		Previous Home Address			
Employed By			Yr./Mo.	Address		Gross Monthly Income	Bus. Phone #
Position	Previous Employer			Address			Yr./Mo.

### Please Sign Here

**Please Read Before Signing:** I hereby certify that the above statements are true and correct and are given for the purpose of obtaining credit. You are authorized to obtain a consumer report and to verify the statements contained in this application. I certify that I will not make credit purchases or obtain cash advances which will increase my Credit Line liability to an amount in excess of the limit established by you. By signing below, I agree to the Pledge of Account (on reverse) and to the terms and conditions set forth in the current Account Agreement furnished at time of account opening, which may be amended at any time.

Signature of Applicant

Date

Signature of Co-Applicant

Date

Annual Percentage Rate (APR)	18.00%
Annual Fee	\$60
Annual Fee Billed	\$5/month
Application Processing Fee	\$25
Grace period for repayment of balance for purchase	25 days
Method of Computing Balances	Average daily bal. (including new purchases)
Over the Limit Fee	\$30
Delinquent Fee	\$30
Cash Advance Fee	3% of transaction amount (\$5/min.)
Non-Sufficient Funds Fee	\$35.50
Card Replacement Fee	\$15
Telecheck Fee	\$10
This information was accurate as of 6-22-09, and after that date is subject to change. To find out any changes, call 850-796-2020, or write us at Post Office Drawer 1327, Ft. Walton Beach, Florida 32549, or e-mail us at bankcards@fnbt.com.	
Equal Housing Lender	Member F.D.I.C.

**Please submit a check in the amount of the credit limit requested (minimum \$250.00) plus the \$25.00 application-processing fee.**

### Pledge of Account

For the Value Received, the applicant(s) (if more than one, jointly and severally) hereby assign(s), set(s) over and transfer(s) to FNBT.COM BANK, its successors and assigns (the "Depository Institution"), all right, title and interest of the applicant(s) in and to the account of the applicant(s) in FNBT.COM BANK and all sums now or at any time hereafter on deposit therein for the purpose of securing payment of each and every debt, liability or obligation of every type or description which any of the applicant(s) may now or at any time hereafter owe to the Depository Institution, whether such debt, liability or obligation now exists or is hereafter created or incurred, and whether it is direct or indirect, due or to become due, absolute or contingent or joint and/or several ("obligations"). The applicant(s) hereby irrevocably authorize(s) and empower(s) the Depository Institution at any time, whether or not at such time obligations or any part thereof are due and payable, in its own name or in the name of the applicant(s), to demand, apply for withdrawal, receipt and give a quittance for any and all sums which are or will become due and payable under said account, to exercise any and all rights and privileges and receive all benefits accorded to said account, and to execute any and all instruments required therefore, and to apply such money towards payment of the obligations in such order of application as the Depository Institution may determine, all without notice to the applicant(s). Effective this date, this pledge will be made part of the original credit card contract agreement. This pledge will remain in force until the credit card account is closed and paid in full or released by the Depository Institution.