

Earn Rewards for Your Credit Card Purchases!

Use the new Visa Platinum Card from Beach First National Bank for your credit card purchases and you'll earn one point for every dollar you spend. Those points will add up to your choice of merchandise or travel certificates!

Choose from exciting new ring tones for your phone, gift cards to restaurants or stores, DVD players, cameras, and much more. You can begin to redeem points for merchandise with as few as 750 points. Want to travel? For every 5,000 points you accrue, you can receive a \$50 travel rebate.

Beach First will help you get started with 5,000 bonus points just for enrolling in our Visa Platinum Card rewards program. If you transfer a balance of at least \$2,000, we will give you another 5,000 points! It's our way of saying thank you for choosing the Beach First Visa Platinum Card!

Redeeming your points is a snap! You can redeem on-line, via the phone, or the U.S. mail. You'll find that our RewardsNOW program is the easy way to get the most from your credit card purchases.

While you're thinking about what you can do with all the points you'll accrue, don't forget all the other advantages of a Visa Platinum Card from Beach First –

- Worldwide acceptance
- Pick from 3 beautiful card designs!
- Low annual fee with RewardsNOW program or no annual fee option
- 25 day grace period on purchases
- Low variable annual percentage rate
- Free balance transfer option
- Multiple payment options – at your local Beach First branch, via U.S. mail, or on the web!
- Convenience checks for easy access to cash
- Travel and emergency assistance services
- Lost and stolen card reporting

Worldwide acceptance...local community bank service...and the RewardsNOW program! It's a powerful credit card combination that can't be beat. Apply today, and we will process your application immediately so you can begin to reap the rewards now!

Please fold, seal securely with tape, and drop in the mail to Beach First. If you prefer, please bring completed application to any Beach First office.



VISA PLATINUM APPLICATION



Reap the Rewards!

Please complete application and return to:

Beach First National Bank
Credit Card Services
3751 Robert M. Grissom Parkway, Suite 100
Myrtle Beach, SC 29577



Banking should always be this easy.

VISA PLATINUM APPLICATION

(All offers of credit are subject to credit approval. Minimum credit limit is \$5,000.00.)

Choose One:    Choose One: RewardsNOW Program (annual fee applies) No Annual Fee

APPLICANT:

Last Name		First Name		Middle Initial		Mother's Maiden Name (for security purposes)	
Street Address (required)		City		State		Zip Code	
Mailing Address		City, State & Zip		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Name of Landlord or Mortgage Co.	
Birth Date (required)		Social Security Number (required)		Home Phone		Cellular Phone	
Previous Street Address		City		State		Zip Code	
Current Employer or Source of Income		Position		Business Phone		No. of Years	
Gross Monthly Income* \$		Other Income* (Source of other income) \$					
Previous Employer or Source of Income		Position		Business Phone		No. of Years	
Name of Closest Relative not Living with You		Home Phone		Address of Closest Relative			

CO-APPLICANT:

If this is a joint application, all parties must initial here: _____ (initial) _____ (initial)

If you have a co-applicant or are requesting an authorization for a user of the account, provide information about that person. If you are relying on alimony, child support, or separate maintenance payments or on the income or assets of another person, complete regarding that person.

Name of Co-Applicant		Birth Date (required)		Social Security Number (required)	
Street Address (required)		City		State	
Business Employer or Source of Income		Position		Business Phone	
Name of Closest Relative not Living with You		Home Phone		Address of Closest Relative	

*Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying the obligation.

BALANCE TRANSFER:

1. Account Number	Amount to be Paid	Pay to
_____	\$ _____, _____ . _____	_____
Address _____	City _____	State _____ Zip Code _____
2. Account Number	Amount to be Paid	Pay to
_____	\$ _____, _____ . _____	_____
Address _____	City _____	State _____ Zip Code _____

Initial balance transfers are free. If you currently have a minimum payment due, please pay it in order to avoid delinquency while your application and/or the balance transfer request is being processed. Balance transfers are subject to your available credit limit. In the event that your request(s) exceeds the amount of your credit line, we will fulfill your request(s) up to your available credit limit, decline to process one (1) or more requests and/or complete one (1) request in a partial amount. If you have a dispute with any creditor and you pay the balance by transferring it, you may lose certain rights.

SIGNATURES:

USA PATRIOT Act: To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person who opens an account. The information requested includes name, street address, date of birth, and Social Security number. We may also ask to see your driver's license or other identifying information. The undersigned individual(s) understands that the use of any card issued in connection with this application shall be subject to the terms of the Visa Platinum Agreement and Disclosure statement which will be sent with the card. The individual applicant and the joint applicant will be liable for all charges incurred jointly and severally according to the Visa Platinum Agreement and Disclosure. I/We authorize Beach First National Bank to investigate any facts, or obtain and exchange reports regarding this application or resulting account with credit reporting agencies and others including affiliates of Beach First National Bank. Upon request I/we will be informed of each agency's name and address. I/We understand that you will retain this application whether or not it is approved. I/We have read this entire application, agree to its terms, and verify the information is correct.

Signature of Applicant	Date	Signature of Co-Applicant (if applicable)	Date
X	/ /	X	/ /

Annual Percentage Rate (APR) includes purchases, cash advances, and balance transfers.	Currently a variable APR of 8.15% .
Variable Rate Information	Your Annual Percentage Rate (APR) may vary. The rate is equal to <i>The Wall Street Journal</i> Prime Rate on the first day of the month, plus a margin of 4.90%.
Grace Period for Repayment of Balances for Purchases	25 days on purchases only. No grace period on cash advances.
Annual Fee	With RewardsNOW Program: \$35.00 (Fee is waived for the first year) Without RewardsNOW Program: \$0
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases and cash advances).
Additional Fees	<u>Late Payment</u> : 5% of the unpaid amount of the minimum payment not to be less than \$6.60 or more than \$16.50. The amount of the late fee may increase as allowed by SCCPC 37-1-109. <u>Over the Credit Limit</u> : A \$10.00 fee will be charged if you exceed your credit limit by the lesser of 10% of the credit limit or \$100.00. <u>Returned Checks or ACH</u> : \$30.00 <u>Foreign Transaction Fee</u> : An international service fee of 1%.

Minimum income requirement for a Beach First Visa Platinum Card is \$35,000 annually.

The information about the cost of the card described in this application is accurate as of 1/1/09. This information may change after that date. To find out what may have changed or for a copy of our Card Agreement which details additional terms and conditions, call us at 843.839.7248 or write to Beach First National Bank Credit Card Services, 3751 Robert M. Grissom Parkway, Suite 100, Myrtle Beach, SC 29577.

Want to make paying your credit card bill easy and convenient? Sign up for auto draft of your payment from your checking account! You can opt to pay the minimum amount due, the balance in full, or any other amount you choose. Simply complete the auto draft form below and submit it with your application. We will take care of the rest.

I hereby authorize Beach First National Bank to automatically draft my credit card payment from my:

Choose one: checking account savings account

I acknowledge that the origination of these ACH transactions to my account must comply with the provisions of U.S. law.

Financial Institution	Branch, if applicable
City	State Zip Code
Routing Number	Checking or Savings Account Number

I would like to have (choose one):

- Minimum payment due drafted from account each month.
- Entire outstanding balance drafted from my account each month.
- Fixed* amount of \$ _____ drafted from my account each month.

*The minimum payment required is 3% of the new balance, rounded to the nearest dollar, but at least \$15.00. This authorization is to remain in full force and effect until Beach First National Bank has received written notification from me of its termination in such time and in such manner as to afford Beach First National Bank a reasonable opportunity to act on it.

Signature	Date
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