

Personal Credit Card Application

Is this an application for joint credit? Yes No
 Any applicant, married or otherwise, may apply for a separate personal credit card.

APPLICANT (Primary Cardholder)

Print Full Name _____

Date of Birth _____ Social Security No. _____

Street Address _____

City _____ State _____ Zip _____

At Residence Since (MM/YYYY) _____ Home Phone _____
 ()

Previous Address _____

City _____ State _____ Zip _____

At Residence Since (MM/YYYY) _____

Business Name or Employer _____ Employed Since (MM/YY) _____

Position _____ Business Phone _____
 ()

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

Residence Status: Own/Buying Rent Parents
 Other (Explain) _____

Monthly Payment _____ Mother's Maiden Name _____

CO-APPLICANT (If Joint Account)

Print Full Name _____

Date of Birth _____ Social Security No. _____

Street Address _____

City _____ State _____ Zip _____

At Residence Since (MM/YYYY) _____ Home Phone _____
 ()

Previous Address _____

City _____ State _____ Zip _____

At Residence Since (MM/YYYY) _____

Business Name or Employer _____ Employed Since (MM/YY) _____

Position _____ Business Phone _____
 ()

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

Residence Status: Own/Buying Rent Parents
 Other (Explain) _____

Monthly Payment _____ Mother's Maiden Name _____



Important Fair Credit Reporting Act Disclosures

The following is a disclosure of your rights under the consumer protection provisions of the Federal Fair Credit Reporting Act. These provisions protect individual consumers. Except to the extent required by applicable law, these disclosures do not apply to business or commercial transactions.

We call the companies that are related to us by common ownership or control our "affiliates." Our affiliates are all financial service providers, including banks, securities broker-dealers, insurance companies and insurance agencies. When we are permitted to share information about you with our affiliates, we can serve you more efficiently, make it easier for you to do business with us and offer you a wider variety of financial products and services. For example, if you open an account with us and want to open an account with an affiliate, you may not have to furnish application information twice.

We are permitted by federal law to share certain types of information about you with our affiliates, including identification information and information about your transactions and experiences with us. In addition, unless you tell us not to, we may share other information about you with our affiliates that we call "eligibility information." We use eligibility information to determine your eligibility for our products and services. Eligibility information may include, for example:

- Information we obtain from your applications, personal financial statements or other forms, such as your income, employment and marital status;
- Information we obtain from a consumer report or a credit bureau, such as your credit history or your credit score;
- Information we obtain to verify your representations to us, such as open lines of credit you may have with others; and
- Information we obtain from others regarding employment, credit or other relationships you may have with them, such as your employment history.

How to Tell Us Not to Share Eligibility Information with Our Affiliates:

If you prefer that we refrain from sharing eligibility information about you with our affiliates, you may direct us not to by calling us toll free at 1-877-654-2320 or by writing to us at: Credit Card Division – RVA01, P.O. Box 1580, Roanoke, VA 24007. When two or more customers jointly obtain a financial product or service from us, we will treat a request not to share eligibility information made by one of the joint customers as applying only to that person unless that customer tells us that he or she is acting on behalf of other joint customers. We will process your request as quickly as we reasonably can.

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

	VISA Classic	VISA Gold	VISA Platinum
Annual Percentage Rate (APR) For Purchases	10%	10%	10%
Other APRs Balance Transfer APR Cash Advance APR	10% 10%	10% 10%	10% 10%
Penalty APR	None	None	None
Variable Rate Information	Your APR may vary. The rate is determined by adding 3.9% to <i>The Wall Street Journal</i> Prime Rate. ¹ The minimum APR is 10%.	Your APR may vary. The rate is determined by adding 2.5% to <i>The Wall Street Journal</i> Prime Rate. ¹ The minimum APR is 10%.	Your APR may vary. The rate is determined by adding 2.95% to <i>The Wall Street Journal</i> Prime Rate. ¹ The minimum APR is 10%.
How To Avoid Paying Interest	– You will receive your statement at least 21 days prior to the Payment Due Date. – We will not charge you any interest on purchases if you pay your entire balance by the next billing cycle date each month. – We will begin charging interest on cash advances and balance transfers on the transaction date.		
How We Calculate Your Balance	We use a method called "average daily balance method (including current transactions)." See our Credit Card Disclosure and Agreement for more details.		
Annual Fees	None	None	None
Transaction Fee For Cash Advances:	– 3% of amount of cash advance (minimum fee \$3; maximum fee \$100)		
Transaction Fee For Foreign Currency Conversion:	– 2% of amount of transaction after conversion to U.S. dollars		
Late Payment Fee:	– \$29		
Over-The-Credit-Limit Fee:	– None		

¹PRIME RATE: The Prime Rate used to determine your APR is *The Wall Street Journal* Prime Rate as published on the last day of the preceding calendar month.

RATES, FEES AND OTHER COSTS MAY CHANGE: We may change your rates, fees, costs and terms at any time for any reason in accordance with the card agreement and applicable law. The information about the costs of the cards described above is accurate as of March 3, 2010. This information may have changed after that date. To find out what may have changed, write to us at Waccamaw Bank, Credit Card Division – RVA01, P.O. Box 1580, Roanoke, VA 24007-1580 or call toll free 1.800.763.0356. Consumer credit cards are issued by, and are the property of, Waccamaw Bank's agent, First-Citizens Bank & Trust Company.

Subject to Bank Approval.

CARD SELECTION

Visa Classic Card

Credit Line: _____

Visa Gold Card

Credit Line: _____

Visa Platinum Card

Credit Line: _____

Yes, I would like special checks that access my credit card account. No. of Cards Requested _____

SIGNATURES

All the above information is complete, correct and provided to Waccamaw Bank to obtain a Visa® credit card. I/we will receive a copy of the Waccamaw Bank Credit Card Disclosure & Agreement ("Agreement") if my/our application is approved and by my/our signature below and my/our acceptance of the credit card(s), I/we agree to be bound by the Agreement, the provisions of which are incorporated herein by reference. I/we authorize Waccamaw Bank, and its agent, First-Citizens Bank & Trust Company, to investigate my/our credit and employment history and to report the credit experience of any party or authorized user to consumer reporting agencies and others. You may report information about my/our account to credit bureaus. Late payments, missed payments, or other defaults on my/our account may be reflected in my/our credit report. I/we understand you will retain this application whether or not it is approved. Applicant and each co-applicant are jointly and severally liable for all debt incurred under the agreement. I/we acknowledge receipt of your Important Fair Credit Reporting Act Disclosures.

X
 Applicant Signature _____ Date _____

X
 Co-Applicant Signature _____ Date _____

FOR BANK USE ONLY

Approved Credit Line: _____

Sales Associate Name/Number _____

Branch Name/Number _____

Approving Underwriter Name/Number _____

Credit Score _____ Beacon Score _____ Appro Number _____

Application Was Taken By: _____

Face-to-Face Interview Mail Telephone, Internet

Account Label/Control Numbers _____



waccamawbank.com