FIRST TENNESSEE VISA® SIGNATURE CREDIT CARD APPLICATION

☐ Visa Signature ☐ Credit line increase on existing First Tennessee card number _____

Thank you for considering a First Tennessee Credit Card. To apply, complete the application below and mail it in to the following address:

Bankcard Center • P.O. Box 27 • Memphis, TN 38101-9986

You can also drop it off at a First Tennessee financial center near you. **PROMO CODE** _____

PLEASE TELL US ABOUT YOURSELF

First Name M.I. Last Name

Social Security No. Date of Birth / /

Physical Street Address Apt. # Years There

City State ZIP

Phone (Cell) ( ) Phone (Home/Other) ( )

Email Address

Driver's License # State

Are you a United States citizen? Yes No If not, are you a permanent resident? Yes No

Are you a citizen of any other country? Yes No If so, which?_____

Do you or any members of your immediate family hold any foreign government offices? Yes No

Residence Information: ☐ Rent ☐ Own ☐ Live with Relative ☐ Other

Name of nearest relative not living with you

Relationship Phone ( )

PLEASE TELL US ABOUT YOUR JOB

Present Employer ☐ Retired

Employer's Physical Street Address Start Date (mm/yy)

City State ZIP

Your Position Phone ( )

Previous Employer if current is < 12 months Start Date (mm/yy)

PLEASE PROVIDE FINANCIAL INFORMATION

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

Monthly Income	Other Monthly Income Amount	Source of Other Income
$	$	

Monthly Rent or Mortgage

Are you already a First Tennessee customer? ☐ Yes ☐ No

PLEASE COMPLETE FOR JOINT APPLICATION OR AUTHORIZED USER

If you are requesting other users for your individual account, fill in only the name, address, and Social Security Number of the person authorized to use your account, and have them sign in the appropriate place.

Joint applicants should complete the entire following section and sign in the appropriate place.

First Name M.I. Last Name

Social Security No. Date of Birth / /

Physical Street Address Apt. # Years There

City State ZIP

Phone ( ) Email Address

Driver's License # State

Are you a United States citizen? Yes No If not, are you a permanent resident? Yes No

Are you a citizen of any other country? Yes No If so, which? _____

Do you or any members of your immediate family hold any foreign government offices? Yes No

Present Employer ☐ Retired

Employer's Physical Street Address Start Date (mm/yy)

City State ZIP

Your Position Phone ( )

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

Monthly Income	Other Monthly Income Amount	Source of Other Income
$	$	

SEE REVERSE SIDE TO COMPLETE APPLICATION

☐ Conversion of existing First Tennessee credit card account to a Visa Signature account

VISA Account # _____

PLEASE READ BEFORE SIGNING: I have answered the questions in this application fully and truthfully and all information provided is complete and correct. I authorize you to obtain information to check my credit records and my statements in this application or elsewhere for purposes of evaluating this application and to update, upgrade, review or collect any transaction or account you conduct or establish for me or any offer you consider extending to me. Upon my request, you will tell me whether you requested consumer reports on me and the names and addresses of the reporting agencies. Please mail all cards, credit agreements, monthly billing statements, and all account correspondence to the first address listed. I promise not to use the account until I have received and read a copy of the Cardholder Agreement and agree to its terms. I understand the terms of my account are subject to change, and that terms can be added or deleted, including rates and fees, as provided in the Cardholder Agreement and in accordance with applicable law. I understand that the Cardholder Agreement, as amended by you from time to time, will govern the use of the account and it includes a provision for the arbitration of claims. I understand that I may apply for credit in my name alone, regardless of my marital status. If this is an application for a joint account, I understand that each person who signs it, as applicant or joint applicant, will be liable for the full amount of credit advanced at any time. I understand that you require two signatures if we're applying for a joint account or if someone else will be authorized to use my account.

I authorize you, your affiliates, or someone acting on your behalf to contact me using any telephone/contact numbers listed herein or subsequently provided by me to you in connection with this account whether the number is to a paging, cell phone, or specialized or common carrier mobile radio service, or any other service for which I may be charged for the contact, and to contact me by use of voice, text, email and prerecorded/artificial voice messages or automatic dialing devices. My authorization and information may be relied on and used for debt collection purposes

We intend to apply for joint credit:

_____ Applicant Initials _____ Co-applicant Initials

X _____ / / _____
Your Signature Date

X _____ / / _____
Joint Signature Date

X _____ / / _____
Authorized User's Signature Date

FOR BANK USE ONLY		
I.D.	Source # 9939	
Bank #	Agent #	
FOR BRANCH USE ONLY		
BR#	Emp #	KYC ID

PLEASE READ THESE TERMS AND CONDITIONS. We may change the rates, fees, and terms of your account at any time in accordance with the Cardholder Agreement to be sent with your card and with applicable law.

CREDIT CARD DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases*	**0%** introductory APR for the first 12 months.* After that, your APR will be **7.75% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers*	**0%** introductory APR for the first 12 months. After that, your APR will be **7.75% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Your APR is **19.50%**. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**None**
Paying Interest	Your due date is at least 24 days after the close of each billing cycle. Purchases & Balance Transfers – We will not charge you interest on purchases and balance transfers if you pay your entire balance by the payment due date each month. Cash Advances – We will charge you interest on cash advances from the date of posting.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	**$75** (annual fee waived first year)
Transaction Fees	
• **Balance Transfer****	**$0**
• **Cash Advance**	**3%** of each new Cash Advance, but the fee will not be less than **$10** per transaction.
• **Foreign Transaction**	**$0**
Penalty Fees	
• **Late Payment**	Up to **$35**
• **Over-the-Credit Limit**	**$0**
• **Returned Payment**	Up to **$35**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases, balance transfers and cash advances)."

Current Information: The information provided here is accurate as of **01/15** and is subject to change at any time without prior notice. To receive the most recent information, please write to BankCard Center, P.O. Box 1545, Memphis, TN 38101-1545.

Prime Rate: APRs may increase or decrease for each new billing cycle based on changes in the U.S. Prime Rate published in *The Wall Street Journal* ("Prime"). An increase in your rates will increase your finance charges and may increase your minimum monthly payment. Your rates will not exceed the maximum we are allowed to charge under applicable law. Each APR will equal the sum of Prime plus the applicable margin ("Margin"). Prime Rate was **3.25%** as of **01/15**.

Margin: Margin means the percentage points added to the Prime Rate to calculate the APR. The margin for Purchases and Balance Transfers is selected by us from the range **4.50% to 14.75%** after our evaluation of information, including your application, credit report information and ability to repay. The margin for Cash Advances is **16.25%**.

Application of Payments: We will determine, at our discretion, the amount of and order in which minimum payments will be applied to Purchases, Balance Transfers, Cash Advances, Interest, Finance Charges, and other fees and charges. If your account has balances with different APRs, we will allocate your minimum payments to balances subject to lower APRs before balances subject to higher APRs. If you make more than the minimum payment, we will allocate amounts in excess of the minimum payment to balances subject to higher APRs before balances subject to lower APRs, even if, as required by applicable law, this allocation results in a loss of any Grace Period for which you may otherwise have been eligible. This payment allocation method applies to all higher APR balances, including transactions subject to higher APRs posted since your last statement.

Effects of Making Minimum Payments: If you make only the minimum payment each billing cycle, you will pay more in interest and it will take you longer to pay off your balance.

*Introductory rate does not apply if you request to upgrade an existing account to a new account.

**Only a payment made by us, at your request, via our customer service center or our website, to transfer all or part of your balance with another creditor to your account with us will be considered and treated as a balance transfer under your Agreement. Your use of a check is not considered a balance transfer under this Agreement.

Equal Opportunity Lender. Subject to credit approval.

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