

You are Applying for a Mastercard® Platinum Credit Card Credit Limit Requested \$ _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to 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.

APPLICANT <small>Note: All applicable sections should be filled out completely to avoid delay in processing your application.</small>	Last Name		First		Middle		Social Security Number			
	Date of Birth	No. of Dependents	Home Phone ()		Cell Phone ()		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
	Current Address		City			State	Zip Code		How Long (yrs)	
	Mailing Address (if different from above)		City			State	Zip Code		How Long (yrs)	
	Previous Address (if less than 2 years at present address)		City			State	Zip Code		How Long (yrs)	
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed			
	Address		Position/Occupation			Monthly Gross Income \$				
	Name and Address of Previous Employer (if less than 2 years at present employer)								How Long (yrs)	
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if you do not wish it to be considered as a basis for repayment.								Amount per Month \$	
	Nearest Relative (Not Living With You)			Mother's Maiden Name		Home Phone ()		Relationship		

CO-APPLICANT <small>Intended for joint applicant, this information is required for an individual account.</small>	Last Name		First		Middle		Social Security Number			
	Date of Birth	No. of Dependents	Home Phone ()		Cell Phone ()		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
	Current Address		City			State	Zip Code		How Long (yrs)	
	Previous Address (if less than 2 years at present address)		City			State	Zip Code		How Long (yrs)	
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed			
	Address		Mother's Maiden Name			Position/Occupation		Monthly Gross Income \$		

CREDIT INFO <small>Attach Additional Sheets if Necessary</small>	Name and Address of Creditor		Name under Which Account is Carried		Account Number		Balance		Monthly Payment	
	1. Home Mortgage/Rent									
2. Bank Credit Card/Bank Name and Address										

SIGNATURES	PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.									
	Applicant Signature			Date		Co-Applicant Signature			Date	

TRANSFER OF BAL REQUEST	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.									
	<input type="checkbox"/> Credit Card Account Number _____					Amount to be transferred \$ _____				
Signature _____										

FOR INTERNAL USE ONLY	MasterCard® Account No. _____									
	Date Approved				Credit Line			Approved By		

All contents accurate at the time of printing, but subject to change. Metairie Bank, 3344 Metairie Road, Metairie, LA 70001

Rates and Interest Charges		MasterCard® Platinum
Annual Percentage Rate (APR) for Purchases	0% intro APR for 12 months from date of account opening. After the intro APR expires, your APR will be 14.24% APR. This rate may vary based on market prime rate.	
APR for Balance Transfers	0% intro APR for 12 months from date of account opening. Balance transfers received after the first 12 months of account opening, the APR will be 14.24% . This rate may vary based on market prime rate	
APR for Cash Advances	14.24% This rate may vary based on market prime rate	
Penalty APR and When it Applies	None	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each bill period (at least 23 days for billing periods that begin in February). We will not charge you any interest on purchases if you pay your entire balance by the due date each month.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0	
For Credit Card Tips from the Federal Reserve Board	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: https://www.consumerfinance.gov/learnmore	
Fees		MasterCard® Platinum
Annual Fee	None	
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: Up to \$5.00 or 3% of the amount transferred, whichever is greater • Cash Advances: Up to \$10.00 or 4% of the amount, whichever is greater • Foreign Transaction: Up to 2% each transaction in US Dollars 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$15 if the minimum required payment is not received within 10 days after the closing date to the payment due date. • Over-the-Credit Limit: NONE • Returned Payment: Up to \$25 	
Loss of Introductory APR:	We may end your introductory APR and apply the APR for Purchases or Balance Transfers if you become more than 60 days late in paying your bill.	

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).* An explanation of this method is provided in your account agreement. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.