

INCOME AND ASSETS INFORMATION

If you are under age 21, you must include only your own personal income and assets. If you are 21 or older, you may include income and assets from others that you can reasonably access to pay your bills.

Applicant Co-Applicant
Gross Annual Salary and Wages \$ _____ \$ _____
Other Income* \$ _____ \$ _____

Source of Other Income: _____

*Description of source of other income (e.g. interest, dividends, rental income, retirement benefits):

Notice: Alimony, child support, or separate maintenance income need not be revealed by you if you do not wish to have it considered as a basis of repayment. You may reveal this type of income if you do wish to have it considered as a source of repayment.

Total Liquid Assets (e.g.: savings, checking, investments): Applicant \$ _____ Co-Applicant \$ _____

Are any liquid assets subject to debt? Yes No

Additional Authorized Users (must be 15 years of age or older). There is a maximum of 4 individuals per Account, including all Applicants and Authorized Users.

Full Name (First, Middle, Last): _____

Please print name exactly as you would like it to appear on your credit card: [Grid]

Date of Birth: ____ / ____ / ____ Social Security Number/Passport ID: _____

Address: Same as Applicant Other: _____

Full Name (First, Middle, Last): _____

Please print name exactly as you would like it to appear on your credit card: [Grid]

Date of Birth: ____ / ____ / ____ Social Security Number/Passport ID: _____

Address: Same as Applicant Other: _____

Full Name (First, Middle, Last): _____

Please print name exactly as you would like it to appear on your credit card: [Grid]

Date of Birth: ____ / ____ / ____ Social Security Number/Passport ID: _____

Address: Same as Applicant Other: _____

BALANCE TRANSFER OPTION

Creditor Information Name: _____ Account Number: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone Number: _____ Transfer Description: _____ Transfer Amount: \$ _____

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.

PLEASE READ CAREFULLY BEFORE SIGNING

By signing below you apply for the loan or credit described in this application. You warrant that you have made no misrepresentations in this application or in any related documents submitted to us, that all information is true and complete, and that you did not omit any important or relevant information. You acknowledge that the information provided by you will be relied upon by us in deciding whether or not to grant the credit applied for. You hereby authorize us, our employees and agents, to investigate and verify any information or documentation provided to us by you. You agree and understand that if approved, you are contractually liable according to the applicable terms of the Ocean Bank Platinum Rewards from Mastercard® Credit Card Customer Agreement & Disclosure which will be mailed to you, at the primary mailing address on this application, upon credit approval, and you promise to pay all amounts charged to your account according to its terms. If this is a joint application, you agree that the liability is joint and several. We may report information about your account to the credit bureaus, such as late or missed payments, or other defaults on your account.

Applicant: X _____ Date: ____ / ____ / ____

Co-Applicant: X _____ Date: ____ / ____ / ____

FOR INTERNAL USE ONLY Ocean Bank Officer Code: _____ Cost Center: _____ Date Approved: ____ / ____ / ____
Credit Line: _____ Approved By: _____ Referred By: _____

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for 12 billing cycles. After that, your APR will be 11.99% to 19.99% . This APR is based on your creditworthiness and other factors when you open your account. This APR will vary with the market based on the Prime Rate*
APR for Balance Transfers	0.00% introductory APR for 12 billing cycles from your initial balance transfer for balances transferred within the first 12 months of account opening. After that, your APR will be 11.99% to 19.99% . This APR is based on your creditworthiness and other factors when you open your account. This APR will vary with the market based on the Prime Rate*.
APR for Cash Advances	24.00% This APR will vary with the market based on the Prime Rate*.
Penalty APR and When it Applies	Not Applicable
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Paying Interest on Cash Advances and Balance Transfers	We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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:	None
Transaction Fees: Balance Transfer Cash Advance Foreign Transaction	Either \$10 or 2% of the amount of each transfer, whichever is greater Either \$10 or 4% of the amount of each cash advance, whichever is greater 3% of each transaction in U.S. dollars
Penalty Fees: Late payment Returned payment Over credit limit	Up to \$37 Up to \$37 None
<p>*The Wall Street Journal Prime Rate is used to determine your APR and is published in the Wall Street Journal. How We Will Calculate Your Balance – We use a method called “average daily balance (including new purchases)”. Loss of Introductory APRs: If you make a late payment that is 30 days or more past due during the first 12 billing cycles, the introductory APRs will be revoked and your APRs for purchases and balance transfers will range between 11.99% to 19.99% based on your creditworthiness. Other Fees that apply: There is a \$25.00 special handling fee of your initial, additional, lost or stolen card if you require expedited delivery and/or delivery of your card to an address other than your billing address. All contents are accurate as of printing date January 2019. Contents subject to change after printing date. For changes that may have occurred after printing please call us toll-free at 844-829-2323 or write to us at Credit Card Customer Service, P.O. Box 31535, Tampa, FL 33631-3535. If you are submitting your application by mail, please mail to Ocean Bank, P.O. Box 440601, Miami, FL 33144-0601. Due to security concerns, we may restrict mail services to some countries and will require an alternative mailing address outside of the restricted country; other arrangements such as Hold Mail Service can be established. Military Lending Act (MLA): If you are an active servicemember, you can call 1-800-742-5010 to learn about your rights under the Military Lending Act.</p>	
Ocean Bank, 780 NW 42 nd Avenue, Miami, FL 33126-5597 www.oceanbank.com	