

CONSUMER
CREDIT CARD
APPLICATION



Application for: (Please check one. If nothing is checked, the default is Platinum.)

<input type="checkbox"/> PLATINUM	<input type="checkbox"/> WORLD <small>Select only if annual purchases (excluding cash advances/balance transfers) will exceed \$10,000.</small>	<input type="checkbox"/> WORLD ELITE <small>Select only if annual purchases (excluding cash advances/balance transfers) will exceed \$40,000.</small>
<small>Credit cards will only be issued to U.S. Citizens or Permanent Resident Aliens of the United States of America.</small>	<input type="checkbox"/> *Request Card Activation for use in Cuba?	<input type="checkbox"/> Request a limited edition Cuban Artwork Commemorative Card? (For World and World Elite cards only)

Applicant Information [Please Print Clearly]

Applicant, if married, may apply for a separate account.

First Name: _____ MI: _____ Last Name: _____

SSN: _____ Birth Date: _____ Country of Birth: _____

Mother's Maiden Name: _____ Email Address: _____

Physical Home Address: _____

Resident Status: U.S. Citizen Permanent Resident Alien Non-Resident Alien

Identification #: _____ Driver's License Passport U.S. Permanent Resident Card

Issued By (State, Country): _____ Issue Date: _____ Expiration Date: _____

Own or Rent: _____ Monthly Rent/Mortgage Payment: _____ Years at Current Address: _____

(If less than 5 years please provide years at Previous Address): _____ Have you ever declared bankruptcy? Y N

Home Phone: _____ Business Phone: _____ Cellular Phone: _____

Employer Name: _____ Occupation: _____ Years at Employer: _____

Employment Status: Employed Military Retired Student Other Unemployed

Gross Annual Income: _____ Other Annual Income: _____ Monthly Obligations: _____

Alimony, child support and other separate maintenance income need not be revealed if you do not wish to have it considered as part of your application.

Include an estimate of what you are personally required to pay on a monthly basis, including rent/mortgage, utilities and other expenses, etc.

APPLICANT SIGN HERE.

I hereby certify that all the above statements and the information on this Application form are submitted for the purpose of obtaining credit. I, as the Applicant, certify that the information given is true and correct, and authorize Stonegate Bank (Issuer) to obtain all credit information necessary to process this application. I authorize Issuer to check with credit reporting agencies and other sources for any lawful purpose in connection with this application and any account. I agree to the terms and conditions contained in the Cardholder Agreement to be furnished to me with my credit card(s), if credit is approved. I understand the Issuer will request information from me to verify my identity in accordance with the USA Patriot Act. I understand that I will be liable for the payment of all balances on any authorized user account opened pursuant to this application.

Applicant's Signature: _____ Date: _____

Your Signature Affirms Your Intent to Apply as an Applicant

TO SUBMIT YOUR APPLICATION

Please detach and mail this application in the included postage-paid envelope, or fax to: 954-659-3111. If you are missing the postage-paid envelope, mail to: Stonegate Bank, P.O. Box 266198, Weston, FL 33326.

If you have questions regarding your credit card application please contact your local branch, relationship manager, or email us at stonegatecardservices@stonegatebank.com. Please do not email any personal information that is not secure and encrypted.

Authorized User (additional authorized users may be added with the Supplemental Authorized User Form found at www.stonegatebank.com/credit_cards.htm).

Please enter for each Authorized User the information requested below (the name that will appear on the Card):

Name, Email Address, Mother's Maiden Name(MMN), Social Security Number(SSN)	Physical Home Address	Date of Birth(DOB), Country of Birth(COB) Identification#, Type of ID: Driver's License, Passport or U.S. Permanent Resident Card Issue Date, Expiration Date, Issued By	Phone Numbers	Resident Status
First: _____ MI: _____ Last: _____ Email: _____ MMN: _____ SSN: _____		DOB: _____ COB: _____ ID #: _____ Type: <input type="checkbox"/> Driv. Lic. <input type="checkbox"/> Passport <input type="checkbox"/> U.S. Perm. Res. Issue Date: _____ Expiration Date: _____ Issued By: _____	Home: _____ Work: _____ Cell: _____	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien

If the information above is not true and correct Stonegate Bank reserves the right to deny the applicant credit.

*If any card issued is to be activated for Cuba, all authorized users must complete a **Personal Compliance Certification Form**, which can be found at www.stonegatebank.com/credit_cards.htm.

Bank Use Only Branch #: _____ Bank Relationship Manager: _____ Officer #: _____

Stonegate Bank Platinum, World and World Elite MasterCard® Disclosures
EFFECTIVE April 15, 2016

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	0% Introductory APR for the first 12 billing cycles following Account opening for the World and World Elite cards only. After that, your World Elite APR will be 14.50% and your World APR will be 13.50% . Your Platinum APR is 13.50% with no introductory offer. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	3.50% Introductory APR for 6 billing cycles from the date of balance transfer. After that, your World Elite APR will be 14.50% and your World and Platinum APR will be 13.50% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.50% 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 26 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction posting date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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://consumerfinance.gov/learnmore.

Fees

Annual Fee	\$35 World Elite NONE World and Platinum
Transaction Fees Balance Transfer: Cash Advance: Foreign Transaction:	Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$10 or 5% of the amount of each cash advance, whichever is greater. NONE World Elite 3% of each purchase transaction in US dollars for World and Platinum.
Penalty Fees Late Payment: Returned Payment:	Up to \$25* Up to \$25

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

Loss of Introductory APR: If you make a late payment during the Introductory APR promotional period we may end your introductory APR for new Purchases and Balance Transfers and apply the APR in effect at that time.

* If your Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$25 will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

All account terms are governed by the Cardholder Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason.

Consumer Credit Card Terms and Conditions

These terms are accurate as of April 15, 2016, but may have changed after this date. To find out what may have changed, you may write to us at the following address: Stonegate Bank Card Services, P.O. Box 10069, Pompano Beach, Florida 33061.

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.

Terms and Conditions: By submitting an application:

- You are applying for a MasterCard® credit card account (the "Account") to be issued by Stonegate Bank ("we", "us" and "our"), which is headquartered in and operating under the laws of the State of Florida. Married applicants may apply separately in their own names.
- You certify that you are at least 18 years of age (21 if you reside in Mississippi; 19 if you reside in Alabama or Nebraska), and you are either a U.S. citizen or permanent resident of the United States.
- You understand that we will rely on the information you provide on and in connection with this application, and you certify that this information is accurate and complete.
- You authorize us to obtain consumer credit reports and other information about you for purposes of reviewing your application and, if your application is approved, for purposes of reviewing, updating, renewing, and servicing your Account.
- You also authorize us to verify your employment, income, address and all other information about you with creditors, credit reporting agencies, employers, and other third parties, and through records maintained by government agencies. You waive any rights of confidentiality you may have in this information, to the extent permitted under applicable law.
- If your application is approved, the Account will be governed by the Consumer Cardholder Agreement (the "Agreement"), which is sent with the card(s) for each Account. You agree to read the Agreement carefully before you use or permit anyone else to use the Account. By using the Account or any card, or permitting such use, you agree to be bound by the terms of the Agreement. The Account and the Agreement are governed by Florida law and federal law. We may change the terms of the Account as provided in the Agreement.
- You agree we may contact you at any phone number, including cell phone numbers, you provide to us on this application or otherwise and at any number where we believe we may reach you. You may also be contacted by companies working on our behalf to service your accounts. We may contact you using these numbers even if you are charged for the call or text message under your phone plan.

Billing Rights: Information about your rights to dispute transactions and how to exercise those rights is provided in the Agreement.

Prime Rate: Except for any introductory Annual Percentage Rate, ("APR"), the APR for purchases, cash advances, and balance transfers is subject to change based on the U.S. Prime Rate ("Prime Rate") as published in the Money Rates table of *The Wall Street Journal* that is in effect on the last day of the month. If the Prime Rate changes, we will change any variable rates on the first business day of the month, but at least twenty-eight (28) days after the published change of rate. As of the date shown above, the U.S. Prime Rate was 3.50%. All rates applicable to the Account are variable but no APR will exceed the maximum rate permitted by applicable law. The Stonegate Bank Platinum MasterCard and World MasterCard APR for purchases and balance transfers is calculated by adding 10% to the Prime Rate. The Stonegate Bank World Elite MasterCard APR for purchases and balance transfers is calculated by adding 11% to the Prime Rate. The APR for cash advances on all consumer card products is calculated by adding 12% to the Prime Rate.

Notice to Cardholders and Authorized Users about Negative Information Furnishing: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Balance Transfers: A "Balance Transfer" is a balance we allow you to transfer to your Account from an account you owe to another financial institution or other creditor. To complete a Balance Transfer, there must be enough credit available in your Account with us for the Balance Transfer and you must use a written, electronic or telephone method or device that we approved for this purpose. All Balance Transfers are subject to our approval. We will not process Balance Transfer requests we consider incomplete or illegible. We will not process requests for a Balance Transfer payable directly to you, to us, or to any of our affiliates. We are not liable to you if we do not process part or all of any Balance Transfer you request. If you request several Balance Transfers, we may process the Balance Transfers in any order we choose. We may also limit the amount of Balance Transfers to your Account to an amount that is less than the total credit limit of your Account. If we do not approve the full amount of any Balance Transfer you request, we may process part or none of the Balance Transfer amount you requested. Do not request a Balance Transfer for any amount that is or may be subject to a dispute between you and any other financial institution or creditor. After you request a Balance Transfer, you should still monitor and pay at least the minimum amount due on your other account, until the other institution sends an account statement to you showing that you are no longer required to make any account payment. You are liable to your other creditors for any fees, charges, and amounts due under their credit agreements with you, including any late payment fees and finance charges you may owe if a Balance Transfer or any other payment is not completed in the time and manner required by the other institution. We will not instruct any other creditor to close their account with you after we process a Balance Transfer. If you want to close your account with another creditor after we process a Balance Transfer, you must instruct the other creditor to do so. Balance Transfers are subject to the transaction fee and APR shown in the accompanying "Credit Card Disclosures." We will begin charging interest on each Balance Transfer on the date it is added to your Account balance.

Auto Payment (ACH) Authorization: You authorize us, or our service provider, to initiate Automated Clearing House ("ACH") debit entries to the bank account(s) that you identify on the application ("Bank Account") on each monthly payment due date, to pay the amount you select (but not exceeding the then current balance of your account), and to re-initiate a debit entry once after notification that a debit entry has been dishonored for any reason. You have the right to receive notice of all electronic fund transfers from your Bank Account that vary in amount, and by signing the Auto-Payment Authorization, you agree that your monthly billing statement will serve as your notice of the amount of your monthly payment. You are not required to agree to this ACH Authorization in order to obtain an extension of credit from us. Automatic payment is offered for your convenience. You may make additional payments by any acceptable means, but any such payments will have no effect on the initiation of payments under this authorization. You acknowledge that you are voluntarily choosing to pay electronically. You understand and acknowledge that you may terminate the ACH Authorization by notifying us at Stonegate Bank Card Services, P.O. Box 10069, Pompano Beach, Florida 33061, in such time and manner as to afford us a reasonable opportunity to act on it. You also authorize us to verify all of the information that you have provided to us, as well as certain past and/or current information. If there is any missing or erroneous information in or with the information that you have provided to us regarding your bank, bank routing and transit number, or Bank Account number, then you authorize us to verify and correct such information. If you or we terminate automatic ACH payments, then you will be responsible for paying all amounts that you owe us by other acceptable means.

Change of Terms: We may change this Agreement as allowed by applicable law. This may include changing, adding, or removing terms. We may do this in response to legal, business, competitive environment or other reasons not listed here. We may increase the Finance Charge rate on existing balances in limited circumstances. Changes to some terms may require at least 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. You agree that the change may cover all transactions made 15 days after we mail the notice. If you do not agree to the change, a method for rejecting the change and closing the account will be provided in the Change of Terms Notice. You agree that if you use your card after the effective date of the change, this will constitute your agreement with the change.

California Residents: Applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

New York Residents: Call the New York State Department of Financial Services at 1-800-342-3736, or visit its website at <http://www.dfs.ny.gov/consumer/creditdebt.htm>, for a comparative list of credit card rates, fees and grace periods.

Married Wisconsin Residents: No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 will adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

Rewards Program: Your Account will automatically be enrolled in the MasterCard Rewards Program and you will be able to redeem rewards at any time that your account is in good standing. Points are earned for each dollar spent on eligible purchases of goods and services. When you redeem your points for rewards they are deducted from your point balance on a first-earned, first-redeemed basis. Complete program terms and conditions may be found at www.mastercardrewards.com, or you may call MasterCard Rewards Customer Service at 1-877-392-0298.

- Stonegate Bank Platinum MasterCard: Platinum cardholders earn 1 point for each dollar spent. Reward points expire three years from the date on which they were earned without prior notice to you.
- Stonegate Bank World MasterCard: World cardholders earn 1.25 points for each dollar spent. Reward points expire three years from the date on which they were earned without prior notice to you.
- Stonegate Bank World Elite MasterCard: World Elite cardholders earn 1.50 points for each dollar spent. Reward points will not expire for active accounts.

MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

COMPLIANCE CERTIFICATION FOR INDIVIDUAL CUBA CREDIT CARD ACCOUNTS

By signing your name below, you acknowledge that you have read, understand and agree to the terms of this Cuba compliance certification regarding the use of your Stonegate Bank personal credit card account for Cuba-related transactions (the "Account") and/or corresponding MasterCard® credit card. You certify that you are not a Cuban national and further acknowledge that you are familiar with the restrictions on transactions involving Cuba and Cuban nationals contained in the Cuban Assets Control Regulations ("CACR") published by the U.S. Office of Foreign Assets Control ("OFAC") at 31 C.F.R. § 515.201, *et seq.*

Except for a limited set of exempt or authorized transactions, the United States continues to maintain a comprehensive travel and trade embargo on Cuba in accordance with the terms of the CACR. The CACR significantly restricts your ability to engage in transactions in Cuba, with respect to Cuba and with Cuban nationals, and the Account's MasterCard® credit card may not be used for any Cuba-related transaction not authorized by the CACR by general license or by specific license issued by OFAC. The CACR is subject to change by OFAC. Links to the text of the CACR and answers to frequently asked questions are available at www.treasury.gov/resource-center/sanctions/Programs/pages/cuba.aspx.

The specific provisions of the CACR summarized below are intended only as a relevant sample of the restrictions on Cuba-related transactions and activities imposed by the CACR, and are not a substitute for your review and comprehension of the full text of the CACR.

- You may travel to Cuba if you qualify for at least one of the following 12 main categories of authorized travel: (1) family visits; (2) official business of the U.S. government, foreign governments and certain intergovernmental organizations; (3) journalistic activity; (4) professional research and meetings; (5) educational activities, including people-to-people educational exchanges; (6) religious activities; (7) public performances, clinics, workshops, athletic and other competitions and exhibitions; (8) support for the Cuban people; (9) humanitarian projects; (10) activities of private foundations or research or educational institutes; (11) exportation, importation, or transmission of information or informational materials; and (12) in connection with authorized Cuba-related export transactions. *See* 31 C.F.R. § 515.560(a). Travel to Cuba is also authorized by the CACR in other limited circumstances, such as for crewmembers of aircraft and vessels transporting licensed passengers between the U.S. and Cuba. *See* 31 C.F.R. § 515.533(d)(2).
- Transactions and activities in connection with tourist travel to Cuba remain prohibited. *See* 31 C.F.R. § 515.560(f).
- Permitted transactions for authorized travel to Cuba are limited to the following: (1) transportation-related transactions incident to travel to and from Cuba; (2) transactions incident to travel within Cuba, including payment of living expenses and acquisition of goods for personal consumption; (3) transactions incident to carrying out the purpose of your authorized visit to Cuba; (4) transactions related to obtaining health, life and travel insurance for your authorized travel to Cuba, and receipt of and payment for emergency medical services in Cuba; (5) opening and closing bank accounts in Cuba for use only while you are located in Cuba and only in connection with authorized transactions; and (6) the acquisition in Cuba of personal merchandise not exceeding \$400 per person with a limit of \$100 on alcohol and tobacco products, which limit does not apply to information and informational materials such as artwork, publications, films, posters and photographs that are fully created at the time of acquisition in Cuba which may be brought back to the U.S. without regard to the \$400 limit. *See* 31 C.F.R. § 515.560.
- You may engage in transactions, including payments, necessary to import certain goods and services produced by independent Cuban entrepreneurs as determined by the U.S. Department of State on its Section 515.582 List, available at www.state.gov/e/eb/tfs/spi/cuba/515582/237471.htm, without regard to the \$400 limitation on importation of Cuban merchandise for personal use. *See* 31 C.F.R. § 515.582.

- The Account's available credit may be transferred by wire to an account at a financial institution in Cuba to be used only by an authorized U.S. traveler while located in Cuba to access funds for transactions authorized by the CACR and, conversely, when closing such an account maintained at a financial institution in Cuba, funds may be transferred from such account by wire to the Account to reduce an outstanding credit balance. *See* 31 C.F.R. § 515.560(c).
- Certain transactions which are otherwise authorized by the CACR expressly prohibit you from transferring funds or making other payments to (1) prohibited Cuban government officials (i.e., ministers and vice-ministers; members of the Council of State and the Council of Ministers; members and employees of the National Assembly of People's Power; members of any provincial assembly; local sector chiefs of the Committees for the Defense of the Revolution; director generals and sub-director generals and higher of all Cuban ministries and state agencies; employees of the Ministry of the Interior (MININT); employees of the Ministry of Defense (MINFAR); secretaries and first secretaries of the Confederation of Labor of Cuba (CTC) and its component unions; chief editors, editors and deputy editors of Cuban state-run media organizations and programs, including newspapers, television and radio; and members and employees of the Supreme Court of Cuba) or (2) prohibited Cuban Communist Party members (i.e., members of the Politburo, the Central Committee, department heads and employees of the Central Committee, and secretaries and first secretaries of the provincial party central committees). *See* 31 C.F.R. §§ 515.337, 515.338, 515.421. **Prior to engaging in any transaction with a prohibited Cuban government official or communist party member, you must verify that the terms of the CACR or specific license issued by OFAC authorizing your transaction or activity do not prohibit transfers or payments to such person(s).**
- Unless authorized by the CACR or a specific license issued by OFAC, the Account and MasterCard® credit card issued in your name corresponding to the Account may not be used for general investment in Cuba. *See* 31 C.F.R. § 515.570.
- Remittances (e.g., sending money) to recipients in Cuba from the Account are authorized in certain instances, including the following: (1) remittances to close relatives (i.e., any individual related to a person by blood, marriage or adoption who is no more than three generations removed from that person or from a common ancestor with that person) who are Cuban nationals, provided the remitter is at least 18 years old and the remittances are not made to prohibited Cuban government officials or communist party members (as defined above) and are not for emigration-related purposes; (2) donative remittances to Cuban nationals, provided the remitter, if an individual, is at least 18 years old and the remittances are not made to prohibited Cuban government officials or communist party members (as defined above) and are not for emigration-related purposes; (3) remittances to religious organizations in Cuba, provided the remitter, if an individual, is at least 18 years old; (4) remittances to close relatives (as defined above) who are students in Cuba for the purpose of funding transactions authorized by general license at 31 C.F.R. § 515.565(a) or specific license issued under 31 C.F.R. § 515.565(d), provided the remitter is at least 18 years old; (5) remittances to Cuban individuals and independent non-governmental entities to support (i) authorized humanitarian projects designed to benefit the Cuban people, (ii) the development of private businesses and (iii) the Cuban people generally through activities of human rights organizations, independent organizations promoting transition to democracy and individuals and non-governmental organizations promoting independent activity to strengthen Cuban civil society. *See* 31 C.F.R. § 515.570.

You hereby agree that your use of the Account and/or the MasterCard® credit card(s) corresponding to the Account will comply with the CACR in all respects. You also agree that the Account and/or the MasterCard® credit card(s) corresponding to the Account will not be used by you, and that you will not permit any other person to use the Account and/or the MasterCard® credit card(s) corresponding to the Account, for any Cuba-related transaction or activity not authorized by the CACR or by specific license issued by OFAC.

Full Name: _____

Date of Birth: _____

Country of Birth: _____

Social Security Number: _____

Address: _____

Phone Number: _____

Please check off appropriate box and initial the statement:

_____ (Initial) I am a U.S. Citizen.

_____ (Initial) I am a U.S. Permanent Resident Alien.

Please mail to: Stonegate Bank, ATTN: Cuba Banking Manager, 3021 Airport Pulling Road, Naples, FL 34105, or fax to (239)449-4383. Credit cards will only be issued to U.S. Citizens or Permanent Resident Aliens of the United States of America.

I hereby certify that I have read, understand and agree to the terms of this Cuba compliance certification.

SIGNATURE: _____ DATE: _____