

Application *Please print all information*

For Bank Use Only Union Code: 015-154-7L6-11

International Brotherhood of Teamsters

International Union Name/Acronym			Teamster Local Number		Member Since: Year	
First Name	Middle Initial	Last Name	Jr./Sr.	Social Security No.	Date of Birth	
Address		Apt. No.	City		State	Zip
If your mailing address is a PO Box, a street address is required to process your application.						
Street Address:			City/State/Zip:			
			()		()	
Years at Address			<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		Home Phone Business Phone	
Your E-Mail Address		Current Employer		Occupation		Years at Job

Applicant's Annual Salary	Other Household Income*	Mother's Maiden Name (for security purposes)
*Alimony, child support, spousal income, and separate maintenance income need not be disclosed if you do not wish to have them considered as a basis for repaying this obligation.		
Check Here: <input type="checkbox"/> Retired <input type="checkbox"/> Self-Employed Wisconsin Residents Only: Are you married? <input type="checkbox"/> Yes		

Credit Line/Deposit

- I have enclosed a (please select one) Cashier's Check Money Order Personal Check^{††} for a deposit of \$_____ to open my savings account. Amount must be between \$250 and \$5,000.
(Please make check payable to Teamster Privilege MasterCard. DO NOT SEND CASH. ^{††}Allow 20 business days for processing personal check.) **OR**
- FOR IMMEDIATE TRANSFER:** I have attached a **voided check** for a deposit of \$_____ (between \$250 and \$5,000) to open my savings account. By checking this box and signing this application, I authorize Intermountain Community Bank to initiate a one-time electronic funds transfer from my bank account for the amount I indicated for my deposit.

All deposits are subject to verification. All items received for purposes of collection. All credits for items are provisional and accepted subject to the rules and regulations of Intermountain Community Bank, a division of Panhandle State Bank, and applicable law, including the Uniform Commercial Code. Intermountain Community Bank, a division of Panhandle State Bank, reserves the right to hold funds deposited in accordance with its Funds Availability Statement.

Complete, sign and mail with your deposit check to the following address:

Teamster Privilege Credit Card Program, P.O. Box 1480, Ontario, OR 97914-9967

- Yes**, send a second card at no charge for*:

Name on Additional Card

*If you designate an authorized user, a credit card will be issued in that person's name. You will be solely responsible for all charges and transactions made by the authorized user and the authorized user will have no liability to the credit card issuer for those charges and transactions.

All of the information furnished on this application is, to the best of my knowledge, complete and accurate. I understand that I must be at least the age of majority and provide a physical address to be eligible, and that you will retain this Application. You may check any of the information from whatever source you choose and obtain a current credit bureau report on me. I understand that from time to time you may receive credit information concerning me from others, such as stores, other lenders and credit reporting agencies.

I understand that, by applying for a Teamster Privilege Secured MasterCard, I am granting a security interest to HSBC Bank Nevada, N.A., in my deposit account with Intermountain Community Bank, a division of Panhandle State Bank. I understand, based on your review, I will receive a credit line equal to the amount of my deposit, ranging from \$250 to \$5,000. In returning this signed application, I am requesting that a Teamster Privilege Secured MasterCard Credit Card account be issued to me by HSBC Bank Nevada, N.A., and if a credit card is issued to me, by signing, using or permitting another to use my credit card account or credit card check, I agree to be bound by the terms and conditions of the Cardmember Agreement and Disclosure Statement, including any amendments. I also certify that I am a current Teamster in good standing, or a retired Teamster. This application is a contract only when accepted by HSBC Bank Nevada, N.A. This Application and the Cardmember Agreement and Disclosure Statement will be governed by federal law and the laws of the state of Nevada, even if the credit card is used outside Nevada. BY SIGNING BELOW, I agree to these terms and I agree to open a savings account with Intermountain Community Bank, a division of Panhandle State Bank for at least \$250 up to a maximum deposit of \$5,000 and understand that a Truth in Savings Disclosure will be mailed to me when my savings account is opened. I understand that under penalties of perjury, I am certifying that the number shown on this form is my correct Taxpayer Identification Number (Social Security Number). I also certify that I am not subject to back-up withholding either because I have not been notified that I am subject to back-up withholding due to under reporting or because the IRS has notified me that I am no longer subject to back-up withholding.

I understand that the Internal Revenue Service does not require my consent to any provision of this document other than the certifications required to avoid back-up withholding.

X _____
Applicant's Signature Jr. Sr. Date

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 information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Notice to California Residents: Except as limited by applicable law, we may provide credit information about your account to our affiliates from time to time. This information may be used to qualify you for other credit offers. Married persons may apply for a separate account.

Notice to New York Residents: Consumer reports may be requested in connection with the processing of this application and any resulting account. Upon your request, HSBC Bank Nevada, N.A. will inform you of the names and addresses of any consumer reporting agencies which have provided us with such reports.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents: No agreement, court order, or individual statement applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order, or statement, or has actual knowledge of the adverse provision.

The Teamster Privilege Secured MasterCard is issued by HSBC Bank Nevada, N.A. and is serviced by its affiliates, HSBC Card Services Inc., and/or HSBC Card Services (II) Inc. MasterCard is a registered trademark of MasterCard International, Inc. Triple Plus Protection, Triple Plus Value, Triple Plus Service and Triple Plus Features are registered servicemarks of HSBC Finance Corporation.

Intermountain Community Bank, a division of Panhandle State Bank is a federal savings bank. Deposits insured to \$100,000 by the FDIC.



IMPORTANT INFORMATION As required by law, the rates, fees and other costs of this credit offer are disclosed below. The Cardmember Agreement sets forth all Account terms and will be sent with the card. Account terms may change. HSBC Bank Nevada, N.A. has the right to change your APRs, fees, and other terms at any time, for any reason including, but not limited to, any change in your credit history, credit obligations, Account performance, use of your credit lines with us or any creditor, or our financial return. Any changes will be in accordance with your Cardmember Agreement and applicable law.

Annual Percentage Rate (APR) for Purchases	A Member APR of 18.0% ^{1,4} applies to credit card purchases.
Other APRs	Variable Cash APR: 21.99% ^{2,4} on Cash Advances (Minimum Cash APR: 19.99%). Default APR: 19.99% ^{3,4}
Variable Rate Information	The Cash APR may vary. Subject to any stated Minimum APRs, the rate is determined monthly by adding the Index (described below) and 15.99% ("Spread") for the Cash APR for cash advances excluding balance transfers and cash advances made by credit card check. For each billing cycle, the Index is determined in the calendar month prior to the calendar month in which the billing cycle ends. In that prior calendar month, the highest (U.S.) "Prime Rate" published in the Money Rates table of <i>The Wall Street Journal</i> is selected (the "Index"). If the Index has changed, the new variable rates will take effect as of the first day of the billing cycle that ends on or after the first day of the calendar month following the Index change.
Grace Period for Repayment of Balances for Purchases	No periodic Finance Charges are assessed on new credit card purchases if the New Balance is paid in full within 25 days after the close of the previous billing cycle.
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases) Method.
Annual Membership Fee	\$20
Minimum Finance Charge	\$1.00 in any billing cycle in which a Finance Charge is payable.
Foreign Transaction Fee Finance Charge	1% of the U.S. dollar amount on transactions made in a foreign currency.

Cash Advance Fee: 3% (\$5 minimum) on all cash advances including credit card checks and balance transfers, unless otherwise disclosed. Finance charges apply from the date of transaction. **Late Payment Fee:** The Late Payment Fee will vary based on the amount of your outstanding balance on your Payment Due Date and will be: \$15 if your balance is \$100 or less; \$29 if your balance is more than \$100 up to and including \$1000; or \$39 if your balance is greater than \$1000. **Overlimit Fee:** \$39.

¹The Member APR applies to credit card purchases, balance transfers and cash advances made by credit card check.
²The Cash APR applies to cash advances, excluding balance transfers and cash advances made by credit card checks. Cash Advances will be limited. Your cash advance limit is disclosed on your billing statement.

³Your Member APR will increase to the Default APR if any of the following circumstances occur:

- Your payment is not received until three or more days after the Payment Due Date on two occasions in a rolling 12 month period.
- You exceed your credit limit twice in a rolling 12 month period.
- Your payment is not received until three or more days after the Payment Due Date and you exceed your credit limit once in a rolling 12 month period.
- You exceed your credit limit once and your payment is not received by the Payment Due Date twice in a rolling 12 month period.

The default APR takes effect as of the first day of the billing cycle in which a circumstance of default outlined above occurs. The Default APR will remain in effect until you make each Current Payment Due by the Payment Due Date and do not exceed your credit limit for 6 consecutive billing cycles. At that time, your Default APR will return to your Member APR.

⁴If you are not a current Teamster in good standing or a retired Teamster, you are not eligible for this pricing and your Account may be repriced and you may not be eligible for certain benefits. If you become a Cardmember and subsequently are no longer a current Teamster in good standing, or a retired Teamster, your Account may be repriced and you may not be eligible for certain benefits.

HSBC Bank Nevada, N.A. applies payments to lower APR balances before higher APR balances. This means balances subject to higher APRs will not be reduced before balances subject to lower APRs, such as Introductory or Promotional APRs, are paid off. The application of payments and Minimum Finance Charge may reduce the duration and benefit of any Introductory or Promotional rate offer.

If you are approved, you will receive an initial credit line ranging from the minimum of \$250.

Offer void for current Teamster Privilege cardmembers. The information about the costs of the card described in this application is accurate as of 10/1/08. The information may have changed after that date. To find out what may have changed, call 1-866-490-1742.

Our Primary Interest Is You

Strengthen your credit with the help of the Teamster Privilege MasterCard program. Request the Teamster Privilege Secured MasterCard by following these simple steps:

1. Complete and sign the enclosed Application.
2. Write a check^{††} — cashier's check, money order or personal check — payable to Teamster Privilege MasterCard for your savings deposit. The amount must be between \$250 and \$5,000. Or mail back the Application with a voided check for immediate electronic transfer.
3. Seal and Mail the application and check to the following address: Teamster Privilege Credit Card Program, P.O. Box 1480, Ontario, OR 97914-9967

NOTE: This is a confidential application to be sent directly to HSBC Bank Nevada, N.A. for review of your credit qualifications. The union has no involvement in credit review. This offer valid only for current Teamsters in good standing and retired Teamsters, who reside in the United States or one of its territories.
 Please send in the postage-paid application to Teamster Privilege Credit Card Program, P.O. Box 1480, Ontario, OR 97914-9967.

^{††}Personal checks must clear before card will be issued. Allow 20 business days for processing personal checks. A cashier's check or money order will ensure faster processing.