

Visa® Platinum Personal Line of Credit Application

Applicant Information Please print in black ink, one character to a box.

#00006

First Name (Legal Name Only) Middle Last Name (Legal Name Only)

Social Security Number Date of Birth (mm/dd/yy) Home Phone

Residential Street Number Street Name Apt. No. Residence (check one):
 Rent Own

City State Zip Time at Current Address
 Yrs Mos

PREVIOUS ADDRESS
 Residential Street Number Street Name Apt. No.
 City State Zip

Mother's Maiden Name

Email Address

I.D. Type I.D. Number State/Place of Issuance Issue Date, if any (mm/yy) Exp. Date, if any (mm/yy)

Please tell us about your job If self-employed, note nature of business. If retired, note previous employer.

Business Name or Employer Business Phone

Occupation/Position Time with Present Employer Gross Annual Income Available to Me*
 Yrs Mos \$

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

Your option to request over-the-credit limit transactions.

You may request us to authorize transactions that cause your account balance to go over your credit limit.

If you request us to authorize over-the-credit limit transactions and your balance goes over your credit limit, we will charge you a fee of up to \$35. You will be charged only one fee for any billing cycle, even if you go over your credit limit multiple times in the same cycle.

We may decline over-the-credit limit transactions at any time, even if you request us to authorize them.

If you want us to authorize over-the-credit limit transactions, please check the box below:

I want you to authorize transactions that cause my account balance to go over my credit limit. I understand that if I go over my credit limit, I will be charged a fee of up to \$35.

By submitting this application: You understand that you are applying for a Visa Platinum Personal Line of Credit account (an "Account") to be issued by Compass Bank, which is headquartered in and operating under the laws of Alabama (sometimes referred to as "we", "us", or "our"). You verify that you are at least 18 years of age (19 if you are a resident of Alabama or Nebraska, 21 if a resident of Mississippi or Puerto Rico). You understand that, in reviewing this application, we will rely on all of the information you provide to us, and you promise that all of this information is true and complete to the best of your knowledge. You authorize us to obtain consumer credit reports and other information about you and your financial condition, both to review your application and, if it is approved, for Account review, renewal, servicing and collection. You authorize us to verify all information provided on or in connection with this application with credit reporting agencies, employers, or other third parties, and through records maintained by federal and state agencies (including the Internal Revenue Service and any state motor vehicle department) or any other sources we choose, and you waive any rights of confidentiality you may have in that information. Final approval is subject to verification of qualifying criteria, which may include identity verification. We will contact you if additional information or documentation is required. If your application is approved, the Account will be governed by the BBVA Compass VISA Platinum Personal Line of Credit Agreement (referred to as the "Agreement"), which is sent with the card(s) for each Account. The Account and the Agreement are governed by Alabama law and federal law, and we may change the terms of the Account as provided in the Agreement. You agree we may contact you using (1) any information or phone numbers (including cell phone numbers) you provide to us on this application or otherwise, and (2) an automated telephone dialing system and/or artificial or prerecorded voice message, even if you are charged for the call under your phone plan.

X _____
 Applicant's Signature (please do not print)

Please send an additional card for the following authorized user:

First Name (Legal Name Only) Middle Last Name (Legal Name Only)

Notice: Canceling an Account: If this application is approved and you decide you do not want the Account, you can call the Customer Service number provided on the back of the credit card to cancel. Any fees, if assessed, will be reversed at no cost to you if you have not used the credit card. **Changes to terms:** The rates, fees and other costs of this credit offer are disclosed in this brochure. This information is accurate as of the specified date, but may have changed after that date. To find out what may have changed, contact us as described in this brochure. The rates, fees and other terms for any Account may be changed as provided in the Agreement. **Dispute Resolution:** The Agreement provides that all disputes regarding an Account or the Agreement are subject to either (1) judicial reference (if you

reside in California) or (2) binding arbitration (if you reside outside California), each of which impact your rights to participate in a class action or similar judicial proceeding. Please read the "Dispute Resolution" section of the Agreement carefully.

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.

OFFICE USE ONLY BRANCH NO.: COST CENTER: EMPLOYEE NO.: OFFICER NO.:

Email the completed application and cover sheet to: BCRapidResponse@bbvacompass.com

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TERMS AND CONDITIONS AS OF OCTOBER 1, 2013

These terms and conditions are accurate as of October 1, 2013, but may have changed after that date. You can always find out the most current terms by contacting us at: Compass Bank, P.O. Box 2210, Decatur, AL 35699, or 1-800-239-5175.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.24% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	3.99% introductory APR for one year. After that, your APR will be 7.24% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.24% This APR will vary with the market based on the Prime Rate.
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 interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest on purchases, the charge will be no less than \$1.
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	
Maintenance Fees	
• Annual Fee	\$40
Transaction Fees	
• Cash Advance	Either \$10 or 4% of each cash advance, whichever is greater (not charged on any cash advance obtained through use of a check)
• Balance Transfer	Either \$10 or 4% of each transfer, whichever is greater
• Foreign Transaction	3% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$35
• Returned Payment	Up to \$25
• Over-the-Credit Limit	Up to \$35 (but only if you have authorized transactions over your credit limit)

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

The Introductory APR for Balance Transfers will apply through the end of the first year after the account is opened for all Balance Transfers requested within 30 days of account opening.

The BBVA Compass VISA Platinum Personal Line of Credit may not be available to residents of all states. **California Residents:** Married applicants may apply for separate accounts. **Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balance from month to month. **Ohio Residents:** The Ohio law against discrimination requires that all creditors make credit equally available to all creditworthy customers, and that the credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Maryland Residents:** Finance charges will be imposed in amounts or at rates not in excess of those permitted by law.