CREDIT APPLICATION

Credit Limit Requested $ _____

Visa® Business Card

Check Account Choice: (Only One)
❑ Sole Owner ❑ LLC
❑ Partnership ❑ Non-Profit
❑ Corporation

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.

COMPANY INFORMATION

Name of Company				Tax I.D. Number
Company Street Address	City	State	Zip Code	Business Phone
Type of Business				How Many Years in Business

ISSUE BUSINESS CREDIT CARDS TO THE FOLLOWING INDIVIDUALS:

Attach additional sheet if necessary (with signatures)

The information gathered for the individuals to receive the credit cards includes the signature at the bottom of each box.

Last Name	First	Middle		Social Security Number
Company Title		Division / Department		Date of Birth
Home Address	City	State	Zip	Home Phone
Signature		Limit for this Individual Card: $		Date

Last Name	First	Middle		Social Security Number
Company Title		Division / Department		Date of Birth
Home Address	City	State	Zip	Home Phone
Signature		Limit for this Individual Card: $		Date

CREDIT INFORMATION

Attach additional sheet if necessary (with signatures)

Institution Name and Address		Branch	Loans ❑ Open	❑ Closed
Checking Account Number / Name Listed		Savings Account Number / Name Listed		
Name and Address of Trade References		Name Under Which Account Is Carried	Account Number	Balance / Monthly Payment
1.				$ / $
2.				$ / $
3. Institution Credit Card / Institution Name and Address				$ / $

CONDENSED BUSINESS FINANCIAL STATEMENT

Bank reserves the right to require additional information

CURRENT ASSETS	$	CURRENT LIABILITIES	$
TOTAL ASSETS	$	TOTAL LIABILITIES	$
IMPORTANT:	THE FINANCIAL STATEMENT OR AN ATTACHED STATEMENT MUST BE COMPLETED BEFORE YOUR APPLICATION CAN BE PROCESSED.	NET WORTH (Total Assets Less Liabilities)	$

SIGNATURE(S)

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 bank card 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 this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

AUTHORIZED OFFICER MUST BE ONE OF THE FOLLOWING (check one):

____ PRESIDENT/CHAIRMAN ____ V.P. ____ TREASURER ____ OWNER ____ PARTNER

X _____ Applicant Signature Title Date

X _____ Authorizing Signature Title Date

CREDIT DISCLOSURES

Annual Percentage Rate for Purchases (Variable)	**10.92%***
Annual Percentage Rate for Cash Advances (Variable)	**10.92%***
Annual Percentage Rate for Balance Transfers (Variable)	**10.92%***
Penalty Rate	**24.00%****
Late Payment Fee	**$35.00**
Transaction Fee for Cash	**6.0%** of the amount advanced
Balance Transfer Fee	**6.0%** of the amount transferred

The information about the costs of the cards described above is accurate as of May 01, 2010. This information is subject to change. To receive the most up to date information, write us at First Bank and Trust, P.O. Box 60007, New Orleans, LA 70160-9985 or you can call us at (504) 584-5900 or (877) 426-2498.

Grace Period for re-payment of balances for purchases	25 Days***
Method of Computing the Balance for Purchases	Average Daily Balance Including New Purchases***

*The prime rate used to determine your APR is the rate published in the Wall Street Journal.**

**Variable Rate Information - Your Annual Percentage Rate may vary as often as monthly. The rate is determined by adding 7.65% to the highest and most recently available prime rate published in the Money Rates section of the Wall Street Journal. That amount is then rounded upward or downward to the nearest number that is evenly divisible by twelve to two decimal points.

***A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.

A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.

**** If your Bankcard is canceled for the reason that you failed to comply with the terms of our bankcard agreement, the unpaid balance of your visa account will continue to bear interest (Finance Charges) at the rate of 24.0% per annum after cancellation of your account, until the account is paid in full.

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new First Bank & Trust credit card account. The balance transfer will be subject to finance charges the day of posting to your new account.

Credit Card Issuer _____ Account Number _____