

US LIGHTHOUSE SOCIETY CREDIT CARD



Support the US Lighthouse Society while enjoying great rates

The more you use the First National Bank of Northern California Affinity Visa® card, the more money will go to your non-profit organization. In addition, we offer some of the most competitive rates around, so you can feel really good about using your card to buy the things you need. See the enclosed disclosure for the current rates and terms.

Visa Classic®

- No annual fee
- Convenience checks
- Online access

Visa Platinum® Rewards

- Minimal annual fee
- All the advantages of Visa Classic
- Rewards
- Travel Benefits: Car rental, hotel stays, airline tickets and vacation packages
- Quality Merchandise: Fitness and recreation equipment, home entertainment, and gourmet kitchen appliances

Visa Platinum Preferred

- Minimal annual fee
- Convenience checks
- Online access
- All the advantages of Visa Platinum Rewards
- Premium Customer Service
- Platinum Preferred Rewards
- Identity Theft Insurance \$1,000
- Identity Theft Victim Assistance
- Travel Reservation Service
- Payment Card Registration
- 90-Day Product Protection
- Concierge Services

If you have questions about the First National Bank of Northern California Affinity Program call 650-488-2500 or e-mail: cardservices@fnbnorcal.com



Mail application to:
First National Bank of Northern California,
Card Services, PO BOX 9003, Daly City, CA 94017-9801





APPLICATION FOR FIRST NATIONAL BANK CREDIT CARD

IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THIS APPLICATION (CHECK APPROPRIATE BOX)

You should complete only the "Applicant" sections of this application if each of the following statements is true.

- You are applying for individual credit in only your own name.
- You are not relying on alimony, child support, or separate maintenance payments, or on the income or assets of another person (such as your spouse) as the basis for repayment of the credit requested.
- You are not relying on property located in a community property state (such as California) as a basis for repayment of the credit requested.

In all other situations, complete all sections of this application, providing information about your spouse, a joint applicant or user, or the person on whose alimony, support, or maintenance payments or income or assets you are relying.

If you intend to apply for joint credit, please initial here.

Please complete all applicable sections and requested information legibly and submit completed application to any First National Bank of Northern California branch or mail to:

First National Bank of Northern California
Card Services Department
 1300 El Camino Real
 Colma, CA 94014

_____ (Applicant) _____ (Co-Applicant)

NOTE: You always have the right, if you are married, to apply for an individual account.

APPLICANT INFORMATION

<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)			TYPE OF ACCOUNT REQUESTED <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT		VISA CARD REQUESTED <input type="checkbox"/> VISA CLASSIC (minimum limit \$1000): Credit Limit Requested \$ _____ <input type="checkbox"/> VISA PLATINUM REWARDS (minimum limit \$2000): Credit Limit Requested \$ _____ <input type="checkbox"/> VISA PLATINUM PREFERRED (minimum limit \$5000): Credit Limit Requested \$ _____			
FIRST NAME		MIDDLE	LAST NAME		SOCIAL SECURITY NUMBER - -		DATE OF BIRTH MO. DAY YR.	DRIVER'S LICENSE NUMBER
CURRENT STREET ADDRESS				CITY	STATE	ZIP	HOME PHONE ()	
HOW LONG AT THIS ADDRESS MO. YR.		<input type="checkbox"/> OWN <input type="checkbox"/> RENT MONTHLY MORTGAGE/RENT PAYMENT \$		NUMBER OF DEPENDENTS	PREVIOUS ADDRESS (IF LESS THAN 3 YEARS AT CURRENT ADDRESS)			
NAME AND ADDRESS OF NEAREST RELATIVE (NOT LIVING WITH YOU)							RELATIONSHIP	
<input type="checkbox"/> U.S. CITIZEN <input type="checkbox"/> U.S. PERMANENT RESIDENT ALIEN <input type="checkbox"/> OTHER (EXPLAIN)			HAVE YOU DECLARED BANKRUPTCY IN THE PAST 7 YEARS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHEN/WHERE?			ARE YOU A CO-MAKER, ENDORSEE OR GUARANTOR ON ANY LOAN? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES: AMOUNT \$ FOR WHOM/WHERE?		

APPLICANT OCCUPATION/EMPLOYMENT

<input type="checkbox"/> EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> ON DISABILITY <input type="checkbox"/> UNEMPLOYED <input type="checkbox"/> STUDENT <input type="checkbox"/> RETIRED		EMPLOYER/BUSINESS NAME	HOW LONG WITH PRESENT EMPLOYER? MO. YR.	POSITION	MONTHLY GROSS SALARY \$	
EMPLOYER/BUSINESS STREET ADDRESS			CITY	STATE	ZIP	EMPLOYER/BUSINESS PHONE ()

APPLICANT FINANCES

Alimony, child support or separate maintenance income need not be revealed, if you do not wish to have it considered as a basis for repaying this obligation.		OTHER MONTHLY INCOME \$	SOURCE OF OTHER INCOME
ACCOUNT TYPE (E.G. CHECKING, SAVINGS, MONEY MARKET, IRA, CD, LOAN)	ACCOUNT NUMBER	FINANCIAL INSTITUTION NAME & ADDRESS (WHERE ACCOUNT CARRIED)	CURRENT BALANCE

SPOUSE, JOINT APPLICANT, USER OR OTHER PARTY INFORMATION

<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)			TYPE OF ACCOUNT REQUESTED <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT		VISA CARD REQUESTED <input type="checkbox"/> VISA CLASSIC (minimum limit \$1000): Credit Limit Requested \$ _____ <input type="checkbox"/> VISA PLATINUM REWARDS (minimum limit \$2000): Credit Limit Requested \$ _____ <input type="checkbox"/> VISA PLATINUM PREFERRED (minimum limit \$5000): Credit Limit Requested \$ _____			
FIRST NAME		MIDDLE	LAST NAME		SOCIAL SECURITY NUMBER - -		DATE OF BIRTH MO. DAY YR.	DRIVER'S LICENSE NUMBER
CURRENT STREET ADDRESS				CITY	STATE	ZIP	HOME PHONE ()	
HOW LONG AT THIS ADDRESS MO. YR.		<input type="checkbox"/> OWN <input type="checkbox"/> RENT MONTHLY MORTGAGE/RENT PAYMENT \$		NUMBER OF DEPENDENTS	PREVIOUS ADDRESS (IF LESS THAN 3 YEARS AT CURRENT ADDRESS)			

SPOUSE, JOINT APPLICANT, USER OR OTHER PARTY OCCUPATION/EMPLOYMENT

<input type="checkbox"/> EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> ON DISABILITY <input type="checkbox"/> UNEMPLOYED <input type="checkbox"/> STUDENT <input type="checkbox"/> RETIRED		EMPLOYER/BUSINESS NAME	HOW LONG WITH PRESENT EMPLOYER? MO. YR.	POSITION	MONTHLY GROSS SALARY \$	
EMPLOYER/BUSINESS STREET ADDRESS			CITY	STATE	ZIP	EMPLOYER/BUSINESS PHONE ()

SPOUSE, JOINT APPLICANT, USER OR OTHER PARTY FINANCES

Alimony, child support or separate maintenance income need not be revealed, if you do not wish to have it considered as a basis for repaying this obligation.		OTHER MONTHLY INCOME \$	SOURCE OF OTHER INCOME
ACCOUNT TYPE (E.G. CHECKING, SAVINGS, MONEY MARKET, IRA, CD, LOAN)	ACCOUNT NUMBER	FINANCIAL INSTITUTION NAME & ADDRESS (WHERE ACCOUNT CARRIED)	CURRENT BALANCE

AGREEMENT

By signing this application, I/we certify that any financial statements, tax returns, supporting schedules or other documents provided with this application present a true, correct and complete statement of my/our financial condition on the date indicated and that First National Bank of Northern California ("Lender") is relying on this information to approve or disapprove this credit request. I/we authorize Lender, either directly or through a credit reporting agency selected by Lender, to make any inquiries Lender deems necessary or appropriate for the purpose of evaluating the information I/we provided in connection with my/our application for credit and to periodically check my/our credit history. Such inquiries may include an investigation of my/our credit and/or employment status. I/we specifically authorize Lender to obtain an individual consumer credit report in connection with this application and any subsequent updates, renewals and extensions of credit. Upon request, Lender will inform me/us if a credit report has been obtained and Lender will give me/us the name and address of the reporting agency. I/we also authorize Lender to provide credit information about me/us and about Lender's credit experience with me/us to other creditors, credit reporting agencies, holding company affiliates of Lender and other parties who may properly receive this information. I/we agree to notify Lender promptly if there should be any unfavorable change in my/our financial condition and until such notice is given or a new financial statement provided, the information provided in or with this application may be considered by Lender a substantially correct statement of my/our financial condition at any future time. I/we acknowledge that it is a federal crime to provide false or misleading information to a federally-insured financial institution, which crime is punishable by fine, imprisonment or both, pursuant to 18 U.S.C. Section 1014. I/we acknowledge receipt of the Equal Credit Opportunity Act - Regulation B and the Truth in Lending - Regulation Z disclosures provided by Lender on or with this application and agree that I/we have read and understood those disclosures.

If I/we do not qualify for the credit requested, I/we agree that Lender may use this application to offer us other credit for which I/we do qualify. Lender may retain this application even if this credit request is declined. I/We agree to the terms and conditions of the Visa® program for which I/we are approved, including all associated fees. If Lender approves my/our request for credit and issues me/us a credit card, I/ we will receive a complete Credit Card Agreement along with the credit card. Any use of the card will constitute my/our agreement with the terms, conditions and fees of Lender's Visa® program.

Applicant's Signature **Date**

Co-Applicant's or Other Party Signature **Date**



IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT AT FIRST NATIONAL BANK OF NORTHERN CALIFORNIA

To help the United States government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person or business that opens an account. What this means for you: when you open an account, we will ask for your name, street address, date of birth, and identification number, such as a social security number or taxpayer identification number, that will allow us to identify you. For businesses, we will ask for the business name, street address and tax identification number. Federal law requires us to obtain this information. We may also ask to see your driver's license or other identifying documents that will allow us to identify you. We appreciate your cooperation.

EQUAL CREDIT OPPORTUNITY ACT - REGULATION B NOTICE

We may ask for additional information as we process your request for credit. If required information is missing and we do not receive it within 30 days from the date of receipt of this application, we may not be able to give further consideration to your request for credit.

NOTICE: The federal Equal Credit Opportunity Act prohibits First National Bank of Northern California from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning these creditors is as follows: Office of The Comptroller of the Currency, Customer Assistance Group, 301 McKinney Street, Suite 3710, Houston, TX 77010. Pursuant to Regulation B of the Federal Reserve Board, if First National Bank of Northern California denies this application for credit or any subsequent renewal thereof, the Applicant has the right to a written statement of the specific reasons for the denial. To obtain this statement, please write to First National Bank of Northern California, 975 El Camino Real, South San Francisco, CA 94080, or call us at (800) 380-9515 within sixty (60) days from the date you are notified of First National Bank of Northern California's decision. First National Bank of Northern California will send the Applicant a written statement of the reasons for denial within thirty (30) days of receiving this request. Credit scoring, based on personal and credit data of business owners/guarantors, may be used in the evaluation of a credit request.

FAIR CREDIT REPORTING ACT

As part of assembling the credit application, an investigation will be made as to the credit standing of all individuals seeking credit (including as to some individual business owners or business debt guarantors) and we will request a consumer credit report which will disclose information concerning the Applicant's or those individuals' credit standing, creditworthiness and credit capacity. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. If your loan is rejected due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency from whom the credit report was received and of your right to request a copy within sixty (60) days of the reason for the adverse action. This notice is given pursuant to the Fair Credit Reporting Act of 1970, as amended.

FIRST NATIONAL BANK OF NORTHERN CALIFORNIA
CREDIT CARD INITIAL DISCLOSURES
VISA CLASSIC
VISA PLATINUM REWARDS
VISA PLATINUM PREFERRED

The law requires us to provide this Initial Disclosures to you summarizing the rates, fees and other costs and terms of your credit card. The terms of your credit card account are set forth in the Visa Agreement sent with the card, the Account Opening Disclosures and the Initial Disclosures, which is a part of your Visa Agreement with us.

The information about the costs of the credit card described in this Initial Disclosures is accurate as of June 15, 2010. This information may have changed after that date. To find out what may have changed, call us at 1-(800) 380-9515 or write to us at First National Bank of Northern California, Card Services Department, 1300 El Camino Real, Colma, CA 94014.

Interest Rate and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for purchases^(a)	CLASSIC 9.24% variable rate. ^(b) PLATINUM REWARDS 7.24% variable rate. ^(c) PLATINUM PREFERRED 7.24% variable rate. ^(c) After that, your APR will vary with the market based on the Prime Rate. ^(a)
APR for Cash Advances	21.99% fixed rate.
Penalty APR and When it Applies	None
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	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

Fees	
Annual Fees	CLASSIC – No Annual Fee PLATINUM REWARDS - \$40.00 PLATINUM PREFERRED - \$80.00
Transaction Fees <ul style="list-style-type: none"> • For Purchase • Cash Advance • Foreign Transaction 	None For cash advances obtained through any ATM, the cash advance fee is \$10 . For cash advances obtained through any other source, the cash advance fee is 3% of the amount of the cash advance, but no less than \$10 . All transactions in foreign countries will be subject to a 1% conversion or processing fee, in addition to any other applicable fees.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	\$10.00 \$10.00

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

^(a) **Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of 06/15/2010. The Prime Rate used to determine your APR during a particular billing period is the highest U.S. Prime Rate published in the “Money Rates” section of *The Wall Street Journal* on the first business day of the month in which that billing period begins. That Prime Rate will take effect as of your statement date. If the Prime Rate increases, the FINANCE CHARGE will increase and your minimum payment may be greater.

^(b) We add 5.99% to the Prime Rate to determine the Classic APR

^(c) We add 3.99% to the Prime Rate to determine the Platinum Rewards and Platinum Preferred APR.

Reward Points. The credit card account will earn 1 reward point per dollar on purchases. Reward points apply to total net purchases only (purchases minus credit and returns). Net purchases do not include cash advances, transferred balances, or convenience checks. Rewards do not accumulate for fees of any kind, such as finance charges, late payment fees, annual fees and related service charges, unauthorized charges and ATM transactions. The account must be open and in good standing (not past due, overlimit, fraudulent, restricted, or part of a consumer credit counseling program or bankruptcy settlement) to redeem rewards. Reward points expire in the fifth December (4-5 years) after the points are earned. First National Bank of Northern California has the right to change or cancel this rewards program at any time.

Additional variable rate disclosure. The APRs applicable to your account will increase as the Prime Rate increases. An increase in the Prime Rate will take effect on the first day of the next billing cycle. If the Prime Rate and the APRs applicable to your account increase, you could incur additional FINANCE CHARGES, the balance of your account could increase and the minimum payment amount could increase.

Accrual of FINANCE CHARGES. FINANCE CHARGES generally start accruing on cash advances as soon as you take the cash advance and will continue accruing until the date and to the extent of payment. FINANCE CHARGES will accrue on credit purchases only when you choose not to pay the entire balance shown on your monthly statement for the previous billing cycle within 20 days from the date of that statement. If you choose not to pay the entire balance shown on your previous monthly statement within that 20-day period, FINANCE CHARGES will accrue on the entire unpaid average daily balance of credit purchases. Please see your Visa Agreement for further details on how and when FINANCE CHARGES accrue.

Average daily balance method of calculating finance charges. This balance is figured by adding the outstanding balance (including new purchases and deducting payments and credits) for each day in the billing cycle, and then dividing by the number of days in the billing cycle.

Minimum payment. Your minimum payment will be any amount greater than your credit limit, plus 3% of your outstanding balance. If your balance is less than \$25, your minimum payment will equal your balance amount. If you only make the minimum payment due on your account each month, you may not reduce the balance of your account and your balance could actually increase.

Joint applicant and credit reporting disclosures. Applicants (1) may, after credit approval, use the credit card account up to its credit limit, (2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Liability for Unauthorized Use. You may be liable for the unauthorized use of this credit card. You will not be liable for unauthorized use that occurs after you notify First National Bank of Northern California at 1300 El Camino Real, Colma, CA 94014, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50.

Important information about procedures for applying for or 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 apply for or open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you.

Rates, fees and terms may change. We may change the rates, fees and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out, if and as required by applicable law.

California Residents: A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative consumer credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If First National Bank of Northern California (FNBNC) takes any *adverse* action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Main, New York, Rhode Island and Vermont Residents: Consumer credit reports may be requested in connection with this application. At your request, FNBNC will tell you whether or not credit reports were obtained and, if so, the name and address of the consumer reporting agency that furnished any credit report. FNBNC may also request credit reports from time to time in connection with any update, renewal or extension of the credit account, whenever FNBNC believes that such action is appropriate. New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by writing to: Consumer Help Unit, New York State Banking Department, 1 State Street, New York, NY 10004-1417 or by calling 1-800-522-3330.

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.

Utah Residents: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court decree adversely affects FNBNC's interests and/or rights unless, prior to the time the credit is granted, FNBNC is furnished with a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision. **Married Wisconsin residents applying for credit separately must furnish name and address of their spouse to FNBNC at 1300 El Camino Real, Colma, Ca 94014.**

Your Billing Rights: Keep This Document For Future Use.

This Notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement.

If you think there is an error on your statement, write to us at:

First National Bank of Northern California

Card Services

1300 El Camino Real

Colma, CA 94014

You may also contact us on the Web: www.fnbnorcal.com

In your letter give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us any potential error *in writing*, or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we make a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchase

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not have fully paid for the purchases.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing, or electronically at:

First National Bank of Northern California

Card Services

1300 El Camino Real

Colma, CA 94010

www.fbnorcal.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.