

TERMS & CONDITIONS

Authorization: I understand that this offer to establish a credit card account was sent to me by Juniper Bank, a division of Columbus Bank and Trust Company, located in Columbus, Georgia (Juniper Bank). If an account is opened, the lender on the account will be Juniper Bank. I understand that the use of any account opened or any card issued in connection with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Juniper Bank Cardmember Agreement that will be sent to me. I agree to be responsible for all charges incurred according to the Cardmember Agreement. **I understand that the terms of my account are subject to change as provided in the Cardmember Agreement.**

Annual Percentage Rate (APR) for Purchases	0% fixed introductory APR effective through 11/18/01. After that 15.99% variable.*
APR for Balance Transfers & Convenience Checks	5.9% fixed introductory APR effective through 11/18/01. After that 15.99% variable.*
Other APR	The APR for Cash Advances is 15.99% variable.* The APR for Late Payment is 19.99% variable. (See explanation below).*
Variable Rate Information	Your APR may vary. The rate is determined monthly by adding the Prime Rate and 8.49% for Purchases, Balance Transfers, Convenience Checks and Cash Advances. 12.49% for Late Payments. (See explanation below).**
Grace Period	25-day Grace Period for Purchases from the date of the periodic statement (provided you pay your previous balance in full by the due date). The Grace Period does not apply to Cash Advances, Balance Transfers or Convenience Checks.
Annual Fee	NONE
Minimum Finance Charge	\$1
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Transaction Charges	<ul style="list-style-type: none"> • Balance Transfer and Convenience Checks Charge: \$0 • Cash Advance Charge: 2% of the amount advanced, \$2 minimum, \$20 maximum • Late Payment Charge: \$25 • Over the Credit Limit Charge: \$0 • Returned Check or Convenience Check Charge: \$25 • Purchase of money orders, travelers checks, foreign currency, lottery tickets, gambling chips or wire transfers: 2%, \$2 minimum, \$20 maximum

*If payment is received late twice in any six-month period, the APR will adjust to 19.99% variable on all balances calculated as described above.

The lender on your account, if approved, will be Juniper Bank, a division of Columbus Bank and Trust Company. Your use of the credit card or Account will constitute acceptance of and will be subject to the credit card agreement, including fees for transactions described on the reverse.

Juniper Bank will allocate your payment in the manner it deems appropriate, including applying your payment to purchase and transfer balances before cash advance balances.

Transferring Your Balances. Here's How It Works:

Upon approval of your application we will provide you with your account agreement and process the payment to the Visa, MasterCard, Discover or American Express CardSM account which you have requested, resulting in the balance in that account being reduced by the amount of the payment. The amount available on your Juniper account will be reduced by the amount of the payment. The payment will be shown on your online statement as well as your monthly statement. Your other credit card account will not be closed, even if you have paid your entire balance. You must contact the other credit card companies to close an account. Juniper reserves the right to decline to process any balance transfer request and will process requests in the order listed, up to \$100 below the credit line assigned to your account. We will not process a request to transfer a balance from any other account you may have with Juniper.

A balance transfer may take up to 3 weeks to post to your other account. Please review other accounts to determine if you need to make a payment to avoid fees or penalties.

About Your Credit Report:

You agree that Juniper has the right to obtain a current credit report in connection with our review of your Acceptance Certificate and, subsequently, in connection with a requested charge to your account, the renewal of your account, or a change in your credit line; and that we have the right to report to others our credit experience with you. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you.

What You Need to Know About Status:

You were selected for this offer if your credit record maintained for 1

If, after you return your Acceptance Certificate, we review your credit history information you provide, we find these criteria, we will be unable to open an account. Based on this review, you may receive a credit line of less than \$15,000. You have the right to request a review of information contained in your credit report from being used in connection with an insurance transaction that you exercise this right with Equifax. If you are a member of the National Credit Union, please call 1-888-567-86

In the event that we receive this Account before the expiration date stated on the front of the card, we will treat this Account as a non-pre-approved application.

Omission of any information required may result in a denial of credit.

Platinum benefits are available only on the Platinum card. Juniper reserves the right to modify benefits and features associated with the Platinum card.

This offer is available only to applicants who are residents of the United States, with the exception of Puerto Rico.