

Account Information
Full Privilege VISA® and MasterCard® with a credit limit up to \$5,000.00

NO CREDIT CHECK REQUIRED We only verify your age, social security number and residence.

DOUBLE YOUR MONEY BACK APPROVAL GUARANTEE We guarantee you will be approved if you meet the Guaranteed Approval Requirements below. In addition, to show our confidence in this guarantee, we will pay you double the processing fee back per the Double Money Back Conditions below in the unlikely event of your not being approved for this offer.

SPECIAL HIGH INTRODUCTORY RATE ON SAVINGS You will be paid interest for your collateral savings account as follows: 6.0% interest rate on the first three months, 2.0% interest rate the next nine months, for a 3.0% Annual Percentage Yield (APY). In year two and on you are paid 2.0% APY on savings. The APY is accurate as of August, 1999. Minimum deposit to earn these interest rates is \$300. Your savings account is fully insured by the FDIC.

BUILD YOUR CREDIT relationship with your New Millennium Bank secured credit card account. You'll enjoy these valuable benefits when you make your payments on time: a solid credit history and the ability to request credit line increases at any time.

CREDIT LIMIT Your credit cards will have a credit limit of \$300.00 to \$5,000.00. You determine your credit limit by the amount you deposit in your collateral savings account with New Millennium Bank. Your credit limit will be equal to the balance in your collateral savings account. Minimum deposit is \$300, maximum deposit is \$5,000.00 per card. You will be sent your confirmation and savings account materials after we receive your acceptance form and processing fee. The processing fee is a finance charge for truth in lending purposes.

ANNUAL PERCENTAGE RATE	19.5 % APR
BALANCE COMPUTATION METHOD	Average Daily Balance (including new purchases)
ANNUAL FEE	\$59 / yr.
OTHER FEES	Processing: \$35 one card or \$49 both; co-applicant: \$10/card
GRACE PERIOD FOR PURCHASES	none
MINIMUM FINANCE CHARGE	\$0.50
REINSTATEMENT FEE	\$70 per occurrence
LATE PAYMENT & OVER LIMIT FEES	Late: \$20.00 ; over limit: \$20.00
ACCOUNT TYPE	Full Privilege Secured VISA and MasterCard
CASH ADVANCE FEE	2% of advance (min, \$1, max. \$20)

GUARANTEED APPROVAL REQUIREMENTS Your credit history will NOT be checked. Your approval will be based on verifying the information you supply to us regarding your age (at least 18), social security number and residence. Your approval is also based on your agreement to open an FDIC insured savings account (minimum \$300 – maximum \$5,000) with New Millennium Bank, Member FDIC, per card. This is your money, but you pledge it to secure repayment of all credit extended through this program. If you do not open an account meeting these requirements within 60 days, this offer of credit may be withdrawn.

DOUBLE MONEY BACK CONDITIONS Upon receiving your collateral savings account funds we will verify your age, social security number and residence. If we are unable to verify this information we will withdraw this offer and refund your savings account and double your processing fee. No processing fee refunds will be made if you do not send in a security deposit.

NOTE: The cardholder agreement is between Applicant and New Millennium Bank. For assistance call Customer Service at 1-732-729-4395. Cards not available in Puerto Rico, Guam and Canada. The words VISA and MasterCard are registered trademarks of VISA U.S.A. and MASTERCARD INTERNATIONAL, INC.

NOTICES

CALIFORNIA RESIDENCES ONLY: If approved, each applicant and co-applicant will have the right to use the account to the extent of the credit limit set by New Millennium Bank and each may be liable for all amounts extended under the plan to any other applicant or co-applicant.

MAINE, VERMONT AND NEW YORK RESIDENTS ONLY: A credit report may be requested in connection with your application. At your request, New Millennium Bank (NMB) will tell you whether or not a credit report was obtained, and, if so, the name and address of the consumer reporting agency that furnished the report. NMB may also request credit reports from time to time in connection with any update, renewal or extension of the credit account, whenever NMB 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. New York State Banking Department 1-800-518-8866.

OHIO RESIDENTS ONLY: The Ohio rules 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.

FOR ASSISTANCE PLEASE CALL 1-732-729-4395

Visa and MasterCard are issued by New Millennium Bank; New Brunswick, NJ. Member FDIC.

**YOU CAN BE USING YOUR CREDIT CARDS IN A SHORT TIME
 TO GET STARTED, SIMPLY FILL OUT YOUR ACCEPTANCE FORM
 ON THE FIRST PAGE AND RETURN WITH PROCESSING FEE.**

AUTHORIZATION AND CERTIFICATION: By signing the Acceptance Form, you certify that the information supplied on it is true and that you are 18 years of age or older. You understand that false statements given to us to obtain credit may be a crime. You agree that we may contact others to verify the information supplied. Once your account is opened you authorize us to obtain reports from others (such as lenders, stores and credit reporting agencies) from time to time bearing on your credit status, and you authorize such other persons to provide such information. To the extent permitted by law, you authorize us to disclose information about you and your performance under agreements with us: (i) to credit reporting agencies, (ii) to other persons (including lenders and stores) that we believe have a legitimate reason to request such information, (iii) to our servicing representatives and marketing companies, (iv) where we reasonably believe disclosure is useful to ensure your compliance with your agreements, or (v) where you give us your written permission. You authorize us to keep the Acceptance Form, which is our property. You request us to issue a Card bearing your account number to (and in the name of) the Applicant and Co-Applicant. **YOU AGREE TO OPEN AN FDIC INSURED SAVINGS ACCOUNT WITH US TO SECURE YOUR CREDIT CARDS.** You have read the account information notices, disclosure of credit card terms, and other terms which accompanied the Acceptance Form. You understand and agree to them. You further agree that this Acceptance Form and all resulting agreements will be subject to United States and New Jersey Law. **TAXPAYER IDENTIFICATION NUMBER CERTIFICATION –** Under penalties of perjury, you certify that the Taxpayer Identification Number

(Social Security Number) provided on the Acceptance Form is correct, and you are not subject to back-up withholding either because: a) you have not been notified that you are subject to back-up withholding as a result of failure to report all interest and dividends, or b) the Internal Revenue Service has notified you that you are no longer subject to back-up withholding. PLEASE NOTE: IF YOU ARE SUBJECT TO BACK-UP WITHHOLDING, ADVISE US BY PROVIDING NOTIFICATION WITH THE ACCEPTANCE FORM.

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