

THE FASTEST WAY TO REWARD YOURSELF IS WITH SCORECARD

There has never been a better time than now to have a Business MasterCard®. With many valuable benefits, our card has gone from ordinary to EXTRAORDINARY with the recent addition of the ScoreCard Bonus Points Program.

Use your MasterCard® Business Card for everyday purchases and earn Bonus Points for every dollar you spend. Redeem your Bonus Points for airline tickets, hotel accommodations, brand name merchandise and more!

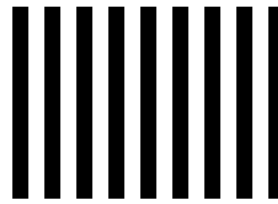
Other benefits that will make your life easier: FREE travel accident insurance and 24-hour online access to your account information. We will also waive your annual fee for as long as you use the card!

Our Community Bank of Florida MasterCard® Business Card gives you a business-level credit limit,* which eliminates the need to tie up your personal credit card with business charges. Our MasterCard® Business Card is packed with everything you need to take you anywhere you want to go, whether you're going across town or around the world.

For your convenience, visit www.scorecardrewards.com for more information and exciting ways to use your Bonus Points.

**Subject to CBF approval. Credit limits are based on creditworthiness. All persons receive separate account number/credit limits. Credit limits in excess of \$25,000 require the two most recent years' tax returns or financial statements. You must be over 18 years of age and be an Authorized Officer of the business to apply. Please see application for complete details.*

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO 150 HOMESTEAD, FL

POSTAGE WILL BE PAID BY ADDRESSEE:

COMMUNITY BANK OF FLORIDA
ATTENTION RAY SCHANTZ
PO BOX 900400
HOMESTEAD, FL 33090-9988



MASTERCARD® BUSINESS CARD

Credit Application



MasterCard® Business Card Credit Application

Credit Limit Request \$

Check Account Choice: (only one)

Sole Owner

Partnership

Corporation

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.

COMPANY INFORMATION

Name of Company				Tax ID Number
Company Address	City	State	Zip Code	Business Phone
Type of Business				How many Years in Business?

ISSUE BUSINESS CREDIT CARDS TO FOLLOWING INDIVIDUALS

Last Name	First	Middle	Social Security Number	
Company Title		Division/Department		Date of Birth
Home Address	City	State	Zip Code	Home Phone
Signature				Date
Last Name	First	Middle	Social Security Number	
Company Title		Division/Department		Date of Birth
Home Address	City	State	Zip Code	Home Phone
Signature				Date

CONDENSED BUSINESS FINANCIAL STATEMENT

Bank reserves the right to require additional financial 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)	

SIGNATURES PLEASE READ THE FOLLOWING 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, including personal Consumer Credit Reports, 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 bankcard 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. "Company" means the business identified above and the Authorized Officer shall be jointly and severally liable for repayment of all amounts due on all of the Company's accounts opened in response to this application.

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

President/Chairman V.P. Treasurer Owner Partner

X	_____	X	_____
Applicant Signature	Title	Applicant Signature	Title
	Date		Date

*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 the statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within the 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the date of posting of your account during the current 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 and credits as posted to your account, but excluding any unpaid Finance Charges.

A Finance Charge will be assessed on cash advances from the date of cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is posted.

Annual Percentage Rate for Purchases	11.99%
Cash Advance APR (fixed)	11.99%
Annual Membership Fee	None
Grace Period for Purchases	25 Days*
Method of Computing the Balances for Purchases	Average Daily Balancing Including New Purchases*
Late Payment Fee	5% of Balance
Over the Limit Fee	\$15
Cash Advance Fee	None
Return Payment Fee	\$29

At the date this application was printed (January 2008) the information listed was accurate. Because rates and terms are subject to change, you may contact us for current information by writing to the business reply address shown on reverse side.