



# STATETRUST

*International Bank & Trust, LLC*

Dear client:

StateTrust International Bank & Trust, LLC (STIBT), through its affiliate StateTrust Bank & Trust Ltd. (STB), makes available to you debit and credit card products. If you are interested in any of these products, you should use the STB application included herein.

By applying for a STB debit or credit card, you agree to comply with the terms and conditions of STB for such products. You acknowledge that the accounts and/or certificates of deposit held with STIBT will serve as collateral for any amounts owed in your STB issued debit or credit card(s) and furthermore, agree that any debit card charges shall be debited from your account with STIBT and that your account(s) or certificates of deposit with STIBT shall serve as collateral for any amounts owed under your credit card(s).

Please acknowledge your agreement with the foregoing by signing in the space provided below.

Cordially,

**STATETRUST INTERNATIONAL BANK & TRUST, LLC**

ACKNOWLEDGED AND APPROVED:

\_\_\_\_\_  
Signature

Name: \_\_\_\_\_

Date: \_\_\_\_\_