



Card Name: First Access Visa® Credit Card
Tracking Link and Commission: In email
Commission Point: Per approved application
Reporting: Real-time via pixel (post back preferred)

Abuse Policy: Any violation(s) of the following conditions may cause iCommissions to remove the offending Publisher from this program and withhold payments for outstanding approvals. Furthermore, abuse of this policy is grounds for immediate termination.

Approved Marketing Methods:

Display

Card Comparison Banners Thank You Pages Articles/Reviews Text

Content

Email

Internal Newsletter

Pop

Redirect Path Push Notification

Search

Paid Search

Network Distribution

Site Listings 3rd Party Email

General Campaign Terms & Conditions:

- Campaigns may only be marketed through approved methods specific to campaign. No face-to-face or event marketing is allowed. Incentivized traffic is never allowed. Lead Capture
- Publisher must use campaign specific creative.
- Publishers desiring to create publisher specific creative, must submit and gain approval from iCommissions prior to driving traffic through it.
- Publisher sites must be approved prior to listing campaigns and source ID's must be passed through for compliance purposes.
- Potential sites should be high quality and not contain adult material, promote gambling or other illegal activity, internet abuse or Spyware. They must be U.S. targeted and written in English.
- Card comparison sites must include an advertiser disclaimer which states that they are compensated for campaigns listed on their site.
- Sites must contain a privacy policy.
- Keyword bidding is not allowed unless otherwise approved by iCommissions.com
- If email is allowed, publisher must use compliant, approved creative and abide by the CAN-SPAM Act of 2003.
- Email publishers must remain in suppression compliance or risk termination from campaign.
- Email publishers must allow list seeding. Seed address CSMarketing@bankofmissouri.com to be added to all lists.
- Network distribution is prohibited unless specifically approved by iCommissions.
- If allowed to distribute through their network, Publisher agrees to provide a listing of placements for compliance purposes.
- Written consent is required before publishing any material or offline advertising that makes references to any programs or trademarks promoted by iCommissions. This restriction includes, but is not limited to, offline press releases, online press releases, print ads, radio ads, and any listing on websites that are not pre-approved.



Search Engine Marketing (Trademark or Brand Term bidding) Requirements:

Publishers are strictly prohibited from bidding on any First Access Visa® brand / trademark terms and domain names, including misspellings, on any search engine or other digital media (desktop and mobile), including Google, Yahoo!, MSN, etc. Publishers must include "First Access Visa®" as a negative matched keyword in all paid search campaigns.

Publishers are also prohibited from displaying any First Access Visa® domains as the destination URL in their SEM ad copy for any keyword or as content on any web page. First Access Visa® domains include, but are not limited to: www.accesscardnow.com, www.firstaccesscard.com, www.mycppay.com and www.bankofmissouri.com.

Publishers are also prohibited from including the proceeding terms in any advertisement that links directly to this offer: Building, Rebuilding, Establishing, Guaranteed, Easy Approval, Pre-Approval, Improving, Repair and Restore.

Restrictions:

Cards not issued in the states of NY and WI

All placements must have prior bank approval

The word "Score" cannot follow the word "Credit" in content for this campaign. (i.e. "may improve your credit score" must read "may improve your credit")

US Traffic Only

Applicants must be over the age of 18 (19 in Alabama and Nebraska; 21 in Mississippi)

No 3rd party/network distribution allowed on this campaign.

If you state "On ... Secured Site", the listing must read "on First Access's secure website"

Keyword bidding is not allowed on bank owned terms, domains, and/or specific card names.

No editing, changing or adding characters is allowed on email content, including but not limited to subject lines suggesting a reply or forward (e.g. "Re:" or "Fw:") message is attached.

Positioning Requirements:

The following marketing language is approved for the promotion of the First Access Visa® Credit Card from The Bank of Missouri.

Category Suggestions:

Fair Credit, Poor Credit, Bad Credit, Unsecured Credit



Approved Bullet Points:

- Get the security and convenience of a full-featured, unsecured Visa® Credit Card – accepted at millions of merchant and ATM locations nationwide and online
- Reporting monthly to all three major credit reporting agencies
- Perfect credit not required for approval; we may approve you when others won't
- Easy and secure online application
- \$300 credit limit (subject to available credit)
- Receive your card more quickly with optional Expedited Processing (additional fee applies)
- Get a result in as little as 60 seconds upon completion of the online application
- Select your favorite card design from our gallery, for free!
- 24/7 mobile account access with no security deposit required
- \$0 fraud liability if your card is lost or stolen
- All credit histories considered for this no security deposit credit card
- Online Customer Center available 24 x 7
- Issued by The Bank of Missouri

Purchases: Intro APR	N/A
Balance Transfers: Intro APR	N/A
Regular APR	See Terms
Cash Advance APR	See Terms
Annual Fee	See Terms
Credit Needed	Fair/Bad Credit
Program Fee	See Terms
Monthly Servicing Fee	See Terms
Card Name: First Access Visa® Solid Black Credit Card	



<p>Card Name: First Access Money on the Move Visa® Credit Card</p>	 <p>The card features a yellow background with a \$100 bill design. It includes the First Access logo, the card number 4317 3278 9876 5432, the expiration date 00/00, and the name LEE M CARDHOLDER. The Visa logo is in the bottom right corner.</p>
<p>Card Name: First Access American Pride Visa® Credit Card</p>	 <p>The card features a background of the American flag. It includes the First Access logo, the card number 4317 3278 9876 5432, the expiration date 00/00, and the name LEE M CARDHOLDER. The Visa logo is in the bottom right corner.</p>
<p>Card Name: First Access Sunny Days Visa® Credit Card</p>	 <p>The card features a scenic landscape background with mountains and a green field. It includes the First Access logo, the card number 4000 1234 5678 9010, the expiration date 00/00, and the name LEE M CARDHOLDER. The Visa logo is in the bottom right corner.</p>
<p>Card Name: First Access Blue Visa® Credit Card</p>	 <p>The card has a solid blue background. It includes the First Access logo, the card number 4317 3278 9876 5432, the expiration date 00/00, and the name CARDHOLDER. The Visa logo is in the bottom right corner.</p>



Knockout Criteria:

- No residents of New York or Wisconsin
- Yes to checking account
- \$500.00 or less loan amount request
- No to military
- Yes to full time employment
- 2 or more payrolls per month - direct deposit
- >19 years old
- >1 year time at residence
- >20,000 annual income