Mastercard® Business Application

PLEASE CHOOSE ONE: Preferred Points Card
Rewards Option: \$49 Annual Fee per Account

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN 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.

MARRIED WI RESIDENTS: If you are applying for an individual account or a joint account with someone other than your spouse, and your spouse also lives in Wisconsin, combine your financial information with your spouse's financial information. You understand that we may be required to notify your spouse of this account. Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to TIB The Independent BankersBank, N.A., at P.O. Box 569120, Dallas, TX 75356-9120.

FOR VALUE RECEIVED the undersigned (hereinafter referred to as "Guarantors" whether one or more) jointly and severally guarantee unconditionally the payme of and promise to pay the Issuing Bank of the Card and Credit Devices issue pursuant hereto (hereinafter referred to as "Bank") any and all indebtedness a obligations, whether direct or indirect, absolute or contingent, primary or secondary, or joint or several and all enewels and extensions thereof, for which Borrov is now, or hereafter may become libel or indebted to Bank, whether such liability or indebtedness be in contract or tort; provided, however, that Guarantors shall be required to pay Bank under this Guaranty Agreement an aggregate sum of more than the total interest and attorney's few which may be or become owing Borrower to Bank, plus the sum of the total outstanding balance of all cards issued by Bank for the account of Borrower. Notwithstanding any other provision of this guaranty or the guaranteed indebtedness, Bank and Guarantors agree that Guarantors shall never be required obligated under the terms hereof or under the terms of any note, instrument or other agreement evidencing any of the guaranteed indebtedness, to pay intere in excess of the maximum interest rate as may be authorized by law for written contracts which constitute the guaranteed indebtedness and for the Guaranto It is the intention of the parties hereto to conform strictly to the applicable laws which limit interest rates, and any of the aforesaid contracts for interest, if and the extent payable by Guarantors, shall be held to be subject to reduction to the maximum interest rate allowed under shall be used to be subject to reduction to the maximum interest rate allowed under shall be used to be subject to reduction to the maximum interest rate allowed under shall be described to subject to reduction to the maximum interest rate allowed under shall be described to subject to reduction to the maximum interest rate allowed under shall be used to a device the parties here to a	ind indebtedness and obligations of Borrower to Bank which it renewals and extensions thereof, in whole or in part when the renewals and extensions thereof, in whole or in part when signed Guarantors. 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Notwithstanding any other provision of this guaranty or the guaranteed indebtedness, Bank and Guarantors agree that Guarantors shall never be required obligated under the terms hereof or under the terms of any note, instrument or other agreement evidencing any of the guaranteed indebtedness and to the Guarantor in excess of the maximum interest rate as may be authorized by law for written contracts which constitute the guaranteed indebtedness and for the Guarantor in excess of the maximum interest rate as may be authorized by law for written contracts which constitute the guaranteed indebtedness and for the Guarantor in the cutter payable by Guarantors, shall be held to be subject to reduction to the maximum interest rate allowed under said laws. 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X LOAN APPLICATION CERTIFICATION: Everything that I/we have stated in this application is correct to the besigning below as a borrower or guarantor, I agree on my own behalf, and by signing below on behalf of the and employment information by any means, including obtaining information from check or credit-reporting and commercial reports (credit reports) for any reason on me and/or the business from time to time in the number of the model of the property of the management of the model of the m	he business I agree on behalf of the busine agencies and/or from other sources. This ap ne future when updating, renewing, or exten ddresses of any credit bureau that provided t related to the account. In addition, you ma application is approved or not. ur name alone. If this is a joint account, afte extended under this account to any joint app umer reports may be requested in connectic have provided us with such reports. New You artment of Financial Services, 1-800-342-37 in maintain separate credit histories on each i al statement under section 766.59, or a cou	ss and on behalf of mysell pilication is submitted to obding the account. If I am signification reports. You may do yrelease negative or position recredit approval, each applicant. DE and MD Resident on with the processing of yk residents may contact the '36. OH Residents: The Ohindividual upon request. The tradecree under section 76 requests.	f, that you are authorized to obtain c tain credit. You also may obtain constanting on my own behalf, I understand so at the time the account is openeve information to others about my an olicant has the right to use this accounts: Service charges not in excess of thour application and any resulting accounts of the constant of Final to laws against discrimination require to laws against discrimination require to 10 adversely affects the interest of 10 adversely affects the interest of	redit imer that d, at d/or nt to nose
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Applicant Information (Copy to make additional pages if needed)				
IMPORTANT! THE FOLLOWING INFORI CURRENT YEAR END FINANCIAL STATEMENTS INCLUDING BALANCE SHEET AND INCOME STATEMENT. IF APPLICANT IS A CORPORATION,			ARTNERSHIP, INCLUDE PARTNERSHIP AGREEMEN	IT.
If proprietorship, partnership or private corporation, have any of the principals ever filed for bankrupto Please check this box if you would prefer to receive a Visa® Card.	cy? ☐ Yes ☐ No Number of years cu	rrent management has op	perated business:	_
Type of goods or services provided:	☐ Individual Billing	☐ Summary E	Billing with Sub Accounts	_
	e Corporation	ion 🖵 Non Profit		_
BUSINESS PHONE TAX I			ZIF CODE	
BUSINESS NAME (BORROWER) CITY	BUSINESS ADDRESS STATE		ZIP CODE	

Mastercard® Business Application

	STANDARD CARD PREFERRED POINT	TS CARD	
Interest Rates and Interest Charg	ges		
Annual Percentage Rate (APR) for Purchases	16.49% This APR will vary with the market based on the Prime I	Rate.ª	
APR for Balance Transfers and Cash Advances	16.49% This APR will vary with the market based on the Prime R	ate.ª	
Penalty APR and When it Applies	21.00% – This APR will vary with the market based on the Prime Rate. This APR may be applied if you allow your Account to become 60 days past due. How Long Will the Penalty Apply? If your APR is increased for the reason stated above, the Penalty APR will apply until you make three consecutive minimum payments when due.		
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore/.		

Fees			
Annual Fee	None	\$49 per Account	
Transaction Fees:			
Balance Transfer and Cash Advance International Transaction	Either \$10 or 3 % of the amount of each balance transfer or cash advance, whichever is greater. 2 % of each transaction in U.S. dollars.		
Penalty Fees: Late Payment Returned Payment	Up to \$25 Up to \$25		

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the account agreement that will be provided to you before you begin using your new card.

Prime Rate: The APR will vary based on changes in the Index, the Prime Rate (the base rate on corporate loans posted by at least 70% of the ten largest U.S. banks) published in the Wall Street Journal. The Index will be adjusted on the 25th day of each month or the business day preceding the 25th day if that day falls on a weekend or a holiday recognized by the Board of Governors of the Federal Reserve System. Changes in the Index will take effect beginning with the first billing cycle in the month following a change in the Index. Increases or decreases in the Index will cause the APR and periodic rate to fluctuate, resulting in increased or decreased Interest Charges on the Account. As of March 25, 2019, the Index was 5.50%.

^a We add 10.99% to the Prime Rate to determine the APR for Purchases, Balance Transfers, and Cash Advances. The Account will never have an APR over 21%.

^b We add 15.99% to the Prime Rate to determine the Penalty APR. The Account will never have an APR over 21%.

If at least one box at the top of the application is not checked, or, if too many boxes are inadvertently checked, you will be deemed to have selected the Standard Card with the individual billing option.

If you check the box to receive a Visa @ Card, you understand and agree that the benefits for a Visa @ Card are different than for a Mastercard @ Card.

The issuer and administrator of the credit card program is TIB The Independent BankersBank, N.A.

The information about the cost of the Card described in this table is accurate as of April 1, 2019.

This information may change after that date. To find out what may have changed, call us at 800-367-7576 or write TIB The Independent BankersBank, N.A., P.O. Box 569120, Dallas, Texas 75356-9120.