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| **BUSINESS CREDIT APPLICATION**Credit Limit Requested: $      Bank: [ ]  GSB [ ]  LSB [ ]  FNBO | **[ ]  Sole Owner****[ ]  Partnership****[ ]  Corporation****[ ]  Other:**       |
| **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to 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** | Name of Company      | Tax ID Number      |
| Company Address      | City      | State      | Zip Code      | Business Phone      |
| Type of Business      | Email      | Years in Business      |
| **OWNERSHIP** | Last Name      | First Name      | Middle Initial      | Social Security Number      |
| Title      | % Ownership      | Email      | Date of Birth      |
| Home Address      | City      | State      | Zip Code      | Business Phone      |
| Signature | Date      | Limit for this Individual Card      | Cell Phone      |
| Last Name      | First Name      | Middle Initial      | Social Security Number      |
| Title      | % Ownership      | Email      | Date of Birth      |
| Home Address      | City      | State      | Zip Code      | Business Phone      |
| Signature | Date      | Limit for this Individual Card      | Cell Phone      |
| **ADDITIONAL CARDHOLDERS** | Last Name      | First Name      | Middle Initial      | Social Security Number      |
| Title      | Email      | Date of Birth      |
| Home Address      | City      | State      | Zip Code      | Business Phone      |
| Signature | Date      | Limit for this Individual Card      | Cell Phone      |
| Last Name      | First Name      | Middle Initial      | Social Security Number      |
| Title      | Email      | Date of Birth      |
| Home Address      | City      | State      | Zip Code      | Business Phone      |
| Signature | Date      | Limit for this Individual Card      | Cell Phone      |
| **SIGNATURES** | **PLEASE READ THE FOLLOWING CAREFULLY 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 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 cardholder 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. By signing below, the company and individual guarantees to lender the payment and performance of the debt, liability, or obligation of Company to Lender arising out of this credit card agreement and any extensions, renewals, or replacements thereof and on all cards or accounts issued pursuant to this application now or whenever such additional cards or accounts that may be established in the future. |
| **X** |       |       | **X** |       |       |
| Signature | Title | Date | Signature | Title | Date |
| **BANK-USE** | Visa Account No. (1)      | Visa Account No. (2)      |
| Date Approved      | Credit Line      | Approved By      | Date Approved      | Credit Line      | Approved By      |
| Control Account No.      | Company ID      |

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| **VISA TRADITIONAL CONSUMER AND BUSINESS****Credit Card Account Opening Disclosures** |
| **INTEREST RATES AND OTHER CHARGES** |
| **Annual Percentage Rate (APR) for Purchases** | **14.90% Fixed** |
| **APR for Balance Transfers** | **14.90% Fixed** |
| **APR for Cash Advances** | **14.90% Fixed** |
| **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 Federal Reserve Board** | 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 **https://www.consumerfinance.gov/learnmore**. |
| **FEES** |
| **Setup and Maintenance Fees*** Card Replacement
 | **NONE** |
| **Transaction Fees*** Balance Transfer Processing
* Cash Advance Processing
* Foreign Transaction
 | **NONE****NONE****1%** of each foreign currency transaction in U.S. dollars |
| **Penalty Fees*** Late Payment
* Returned Payment Fee
 | Up to **$20.00**Up to **$25.00** or the amount of the returned item, whichever is less |
| **Other Fees*** Statement Copy Fee
* Rush Fee
* Stop Payment Fee
* Research Fee
* Sales Draft Copy Fee
* Annual Membership Fee
 | **NONE****NONE****$20.00** per request**NONE****NONE****NONE** |
| **OTHER** |
| **How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.**Bill Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.**Collection Costs:** You promise to pay all costs of collecting the amount you owe under this agreement to the extent permitted by state law.**Periodic Rates:** Visa Traditional Consumer or BusinessThe Purchase APR is **14.90%** which is a monthly periodic rate of **1.2417%**The Cash Advance APR is **14.90%** which is a monthly periodic rate of **1.2417%**The Balance Transfer APR is **14.90%** which is a monthly periodic rate of **1.2417%** |

**Complete this application and submit it to your Lender.**

*This credit card is issued and serviced by:*

