BUSINESS CREDIT APPLICATION

Sole Owner Partnership Corporation

Credit Limit Requested: \$____

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.

٨Y	Name of Company								Tax ID Number
COMPANY	Company Address			City		State		Zip Code	Business Phone ()
COI	Type of Business								Years in Business
OWNERSHIP	Last Name			First Name				Middle Initial	Social Security Number
	Title			% Ownership	Email	Email		Date of Birth	
	Home Address			City	State		Zip Code	Primary Phone	
	Signature Limit for this Individual Card							Date	
	Last Name			First Name				Middle Initial	Social Security Number
	Title			% Ownership Em			mail		Date of Birth
	Home Address			City	State		Zip Code	Primary Phone	
	Signature			Limit for th			or this	s Individual Card	Date
ADDITIONAL CARDHOLDERS	Last Name			First Name				Middle Initial	Social Security Number
	Title			Division/Department Ema			ail		Date of Birth
	Home Address			City				Zip Code	Primary Phone
	Signature Limit for this Individual Card							Date	
	Last Name			First Name				Middle Initial	Social Security Number
	Title			Division/Department			Email		Date of Birth
	Home Address			City	State		Zip Code	Primary Phone	
4	Signature			I			Limit for this Individual Card		Date
SIGNATURES	PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information h 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 or 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 cardholder agreement, a copy of which will be mailed to the applicant if this application is granted; receipt of such agreement and acceptance of 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 established in the future.								hay be given based on s and conditions of the t and acceptance of such r the payment and sions, renewals, or
	x			x					
	Signature Visa Account No. (1)	Title	Date		Signature Visa Account N	lo (2)		Title	Date
USE				oved By				dit Line	Approved By
BANK USE	No. Cards	Pro. Code	ЧЧЧ	oved by	No. Cards	A		Code	
B/	No. Calus				NU. Calus		FIU.		

VISA TRADITIONAL CONSUMER AND BUSINESS

Credit Card Account Opening Disclosures

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	NONE						
 Cash Advance Processing Foreign Transaction 	1% of each foreign currency transaction in U.S. dollars						
Penalty Fees							
Late Payment	Up to \$20.00						
Returned Payment Fee	Up to \$25.00 or the amount of the returned item, whichever is less						
Other Fees							
Statement Copy Fee	NONE						
Rush Fee	NONE						
Stop Payment Fee	\$20.00 per request						
Research Fee	NONE						
Sales Draft Copy Fee	NONE						
Annual Membership Fee	NONE						

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 Business

The 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 ${\bf 14.90\%}$ which is a monthly periodic rate of ${\bf 1.2417\%}$

Complete application, print, and submit to your lender at:

Glenwood: 5 E Minnesota Avenue, PO Box 197, Glenwood, MN 56334

Alexandria: 2221 S Broadway Street, Alexandria, MN 56308

