## 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, National Association, at P.O. Box 569120, Dallas, TX 75356-9120.

all creditors make credit equipolical compliance with this law. Ma creditor unless the creditor, DATE  FOR VALUE RECEIVED the undersigned of and promise to pay the Issuing Bank to obligations, whether direct or indirect, abs is now, or hereafter may become libel or in be required to pay Bank under this Guara Borrower to Bank, plus the sum of the tot. Notwithstanding any other provision of obligated under the terms hereof or under in excess of the maximum interest rate a lt is the intention of the parties hereto to led the extent payable by Guarantors, shall be Guarantors hereby severally waive notic obligations guaranteed hereby, and waive guaranteed, and agree that Bank shall not obligation squaranteed hereby, and waive guaranteed, and agree that Bank shall not create, renew, steen or after for Guarantor or is collected through probate, bankrupi originated Barborever or any other Guarantor or is collected through probate, bankrupi create, renew, extend, or after, in whole consultations and all attorneys teems a hereof.  If, for any reason, the guaranteed indet reason, including bankruptcy, such fact is guaranteed indetbetness has thout impa not so released.  Bank may surrender, release, exchange	ually available to all creditworthy custome arried WI Residents: No provision of a miprior to the time the credit is granted, is fu OWNER, PARTNER OR PRESIDENT X  (hereinafter referred to as "Guarantors" whether one or more), of the Card and Credit Devices issue pursuant hereto (hereina olde to contingent, primary or secondary, or joint or several and debted to Bank, whether such liability or indebtedness be in collet or contingent, primary or secondary, or joint to tall interest and extension of the control of	S, and that credit reporting agencia ritital property agreement, a unilate unished a copy of the agreement, s' introduced a copy of the	PARTNER OR SECF  X  RANTY AG  ment and temperature of the model of the	th such reports. New York resist Is Services, 1-80-342-3736. Oil credit histories on each individition of 766.59, or a court decident in the section of 766.59, or a court decident of a report of the section of 766.59, or a court decident of a report of the section of 766.59, or a court decident of any of the undersigned Guarantos, and the section of the section of the section of the section of Borrower to Bank which are existing the section of Borrower to Bank which are existing the section of Borrower to Bank which are existing the section of Bank shall not be reported by the Cash and section of Bank shall not be liable for iliable thereon. The rights of Bank hereunders I thinked to the right of section of Bank shall not be liable for iliable thereon. The rights of Bank hereunders I thinked to the right of section of the exercise by not or subsequent exercise of any other right or it intelled to the right of section. He exercise by not or subsequent exercise of any other right or it intelled to the right of section. He exercise by not or subsequent exercise of any other right or it intelled to the right of section. He exercise by not or subsequent exercise of any other right or it is entitled to re ly upon each and all of the provisions shall coment is performable in Dallalas County, Texas, cancel or otherwise modify or affect any other ineffective, then all other provisions shall coment is performable in Dallalas County, Texas, cancel or otherwise modify or affect any other provisions of the provision of the right of the provisions shall continue the provision of the provision of the provision of the provision of the right of the provision o	Jents may contact the Net H Residents: The Ohio law ual upon request. The Ohio law ual upon request. The Ohio ree under section 766.70 diverse provision when the development of the provision when the time of the provision when the time notice in writing of such but this guaranty agreement shall corier of Bank unless and until the said carrier of Bank unless and until the said raily is operative and binding as to hin any other person under any legal disk of the provision of the guaranteed is failure to use diligence in the collect hall be cumulative of any and all other remedy.  QUARANTORS AND BANK WITH RESPECTION OF THE PROVISION DENNE NO BANK ANTORS AND BANK, NO DANK NOTRE ENTER ON DENNE NO BANK NOTRE PRITE ON DENNE PROVISION OF OTHER ENTER ON THE PRITE PRITE PRITE PRITE PROVISION OF OTHER ENTER ON THE PRITE PRIT	ww. York State Department was against discrimination io civil rights commission adversely affects the int e obligation to the creditor discrimination in a discrimination of a discrimination of a discrimination of a discrimination of the creditor discrimination of the discrimination of	ing account, of Financial require that administers erest of the is incurred.   tors only as to the Bank and as to a other of the undeed for in writing, including the properties of the winder of in writing, ingled by any other liability information as a result of Bank and as to a other of the undeed guaranty, through a ballity information as a result of Bank and as to a distribution of the writing that is a result of Bank and a result of Bank and a result of Bank and the writing that is a result of Bank and the writing that the
all creditors make credit equompliance with this law. Mccreditor unless the creditor, DATE  FOR VALUE RECEIVED the undersigned of and promise to pay the issuing Bank obligations, whether direct or indirect, abs in own, or hereafter may become libel or in be required to pay Bank under this Guara Borrower to Bank, plus the sum of the tot. Notwithstanding any other provision of obligated under the terms hereof or under in excess of the maximum interest rate a tis tis the intention of the parties hereto to the extent payable by Guarantors, shall be Guarantors hereby severally walve notic obligations guaranteed hereby, and waive guaranteed, and agree that Bank shall not proceed against, or exhaust any collateral amount of the guaranteed obligations. Suit joinder of Borrower or any other Guarantor This guaranty is continuing and shall create, renew, extend, or after, in whole create, renew, extended, or a	ually available to all creditworthy custome arried WI Residents: No provision of a misprior to the time the credit is granted, is full owners of the time the credit is granted, is full owners, partners of the care of the control of the Card and Credit Devices issue pursuant hereto (hereins out out or contingent, primary or secondary, or joint or several and debted to Bank, whether such liability or indebtedness be in control of the Card and Credit Devices issue pursuant hereto (hereins out or contingent, primary or secondary, or joint or several and debted to Bank, whether such liability or indebtedness be in corty Agreement an aggregate sum of more than the total interest and is guaranty or the guaranteed indebtedness, Bank and Gus rith eterms of any note, instrument or ontracts when the say that the control of the con	S, and that credit reporting agencia ritital property agreement, a unilate unished a copy of the agreement, s' introduced a copy of the	parate rail statement under statement, or decree of the control of	th such reports. New York reports (Services, 1-800-342-3736. 0) credit histories on each individid Is Services, 1-800-342-3736. 0) credit histories on each individid report has actual knowledge of the a RETARY/TREASURER  REEMENT  death of any of the undersigned Guarantors, inguistors of Borrower to Bank which are explained in the service of Borrower to Bank which are explained in the service of Borrower to Bank which are explained in the service of Borrower to Bank which are explained in the service of Borrower to Bank which are explained in the service of Borrower to Bank which are explained in the service of Borrower to Bank which are explained in the service of Borrower to Bank which are explained in the service of Borrower to Bank which are explained in a didition to any other liability or obligation involved in a didition to any other liability or obligation involved in the service of Borrower to Bor	dents may contact the Net H Residents: The Ohio law ual upon request. The Ohi ree under section 766.70 diverse provision when the development of t	ww. York State Department was against discrimination io civil rights commission adversely affects the int e obligation to the creditor discrimination in a discrimination of a discrimination of a discrimination of a discrimination of the creditor discrimination of the discrimination of	ing account, of Financial require that administers erest of the is incurred.   tors only as to the Bank and as to a other of the undeed for in writing, including the properties of the winder of in writing, ingled by any other liability information as a result of Bank and as to a other of the undeed guaranty, through a ballity information as a result of Bank and as to a distribution of the writing that is a result of Bank and a result of Bank and a result of Bank and the writing that is a result of Bank and the writing that the
all creditors make credit equompliance with this law. Mccreditor unless the creditor,  DATE  FOR VALUE RECEIVED the undersigned of and promise to pay the Issuing Bank to Moligations, whether direct or indirect, abs is now, or hereafter may become libel or in be required to pay Bank under this Guara Borrower to Bank, plus the sum of the ton Notwithstanding any other provision of obligated under the terms hereof or under in excess of the maximum interest rate a lt is the intention of the parties hereto to be extent payable by Guarantors, shall be Guarantors hereby severally waive notic biglations guaranteed hereby, and waive guaranteed, and agree that Bank shall not or is collected through probate, bankrupi olinder of Borrower charges, this terms hereof.  If the status watend, or alter, in whole create, renew, extend, or alter, in whole create, renew, extend, or alter, in whole it is terms hereof.  If, for any reason, the guaranteed indet reason, including bankruptcy, such fact she guaranteed indetbedness has fiven under the organization of the guaranteed indebtedness has thout imports or released.  Bank may surrender, release, exchange	ually available to all creditworthy custome arried WI Residents: No provision of a misprior to the time the credit is granted, is full owners of the time the credit is granted, is full owners, partners of the care of the control of the Card and Credit Devices issue pursuant hereto (hereins out out or contingent, primary or secondary, or joint or several and debted to Bank, whether such liability or indebtedness be in control of the Card and Credit Devices issue pursuant hereto (hereins out or contingent, primary or secondary, or joint or several and debted to Bank, whether such liability or indebtedness be in corty Agreement an aggregate sum of more than the total interest and is guaranty or the guaranteed indebtedness, Bank and Gus rith eterms of any note, instrument or ontracts when the say that the control of the con	S, and that credit reporting agencia ritital property agreement, a unilate unished a copy of the agreement, s' introduced a copy of the	parate rail statement under statement, or decree of the control of	th such reports. New York resist Is Services, 1-80-342-3736. Oil credit histories on each individuation 766.59, or a court dectribation 766.59, or a court dec	dents may contact the Net H. Residents: The Ohio law ual upon request. The Ohio law ual upon request. The Ohio law ual upon request. The Ohio deverse provision when the development of the provision when the the development of the development	ww. York State Department was against discrimination io civil rights commission adversely affects the int e obligation to the creditor discrimination in a discrimination of a discrimination of a discrimination of a discrimination of the creditor discrimination of the discrimination of	ing account, of Financial require that administers erest of the is incurred.   tors only as to the Bank and as to a other of the undeed for in writing, including the properties of the winder of in writing, ingled by any other liability information as a result of Bank and as to a other of the undeed guaranty, through a ballity information as a result of Bank and as to a distribution of the writing that is a result of Bank and a result of Bank and a result of Bank and the writing that is a result of Bank and the writing that the
all creditors make credit equipments and compliance with this law. More creditor unless the creditor,	ually available to all creditworthy custome larried WI Residents: No provision of a ma prior to the time the credit is granted, is fu	rs, and that credit reporting agencie arital property agreement, a unilate	es maintain separate ral statement under s tatement, or decree o	th such reports. New York resit I Services, 1-800-342-3736. QI credit histories on each individus section 766.59, or a court decir r has actual knowledge of the a	dents may contact the New H Residents: The Ohio law ual upon request. The Ohi ree under section 766.70	w York State Department ws against discrimination io civil rights commission adversely affects the int	ing account. of Financia require that administers erest of the
signing below as a borrowe and employment information and commercial reports (cron my request you will tell any time while the account the business's credit histor STATE LAW DISCLOSURES: the extent of any credit limit permitted by law will be cha	CATION: Everything that I/we have stated or or guarantor, I agree on my own behalf, no any means, including obtaining inform edit reports) for any reason on me and/or me whether or not you requested a credit is open, or after the account is closed if I y with you. I/We agree this application w CA Residents: Regardless of your marital set by the creditor, and each applicant marged on the outstanding balances from rown of the pames and addresses of any	and by signing below on behalf of tation from check or credit-reporting the business from time to time in report on me and the names and or the business owe you any amou Il remain your property whether this status, you may apply for credit in yay be liable for all amounts of credit nonth to month. NY Residents: Con onth to month. NY Residents:	the business I agree g agencies and/or fro the future when upda addresses of any cre int related to the aco s application is appro- your name alone. If the t extended under this sumer reports may be	e on behalf of the business an m other sources. This application ting, renewing, or extending the dit bureau that provided such bunt. In addition, you may releat wed or not. is is a joint account, after cred account to any joint applicant e requested in connection with	d on behalf of myself, that is submitted to obtain of e account. If I am signing reports. You may do so a use negative or positive in it approval, each applican DE and MD Residents: Se	at you are authorized to coredit. You also may obtain it on may other it on the time the account is information to others abount has the right to use this ervice charges not in except the core in th	obtain credit in consumer erstand that opened, at t my and/or account to
SIGNATURE X		WORK EMAIL					
ADDRESS		CITY		STATE	ZII	IP CODE	
CREDIT LIMIT REQUESTED			SOCIAL SE	CURITY NUMBER	WODI	ice Thore	
X NAME	TITL			WORK PHONE	MORI	ILE PHONE	
SIGNATURE		WORK EMAIL					
ADDRESS	<i>Ditte</i> 01	CITY	0001/12 02	STATE	ZII	IP CODE	
CREDIT LIMIT REQUESTED			SOCIAL SE	WORK PHONE CURITY NUMBER	MOBI	ILE PHONE	
X NAME	TITL	WORK EMAIL		WORK PHONE	MODI	U.S. BUOMS	
SIGNATURE				OTATE			
ADDRESS	DATE OF	CITY	SUCIAL SE	STATE	711	IP CODE	
NAME  CREDIT LIMIT REQUESTED	TITLI DATE OI		000141 05	WORK PHONE CURITY NUMBER	MOBI	ILE PHONE	
	by to make additional pages if needed)						
CURRENT YEAR END FINANCIAL	IMPOR STATEMENTS INCLUDING BALANCE SHEET AND INCOM	TANT! THE FOLLOWING INFOI				ERSHIP, INCLUDE PARTNERSHIP A	GREEMENT.
	nip or private corporation, have any of the you would prefer to receive a Visa® Card	·		Number of years current i		ted business:	
	· · · · ·			☐ Individual Billing		g with Sub Accounts	
Type of goods or services If proprietorship, partnersh	NE)  Sole Proprietorship	☐ Partnership ☐ Priva	ate Corporation	□ Public Corporation	□ Non Profit		
OWNERSHIP (CHECK OF Type of goods or services If proprietorship, partnersh				WEBSITE	TAX ID#		
Type of goods or services If proprietorship, partnersh		STATE		ZIP CODE			

## **Mastercard® Business Application**

	STANDARD CARD	PREFERRED POINTS CARD				
Interest Rates and Interest Charges						
Annual Percentage Rate (APR) for Purchases	19.49% This APR will vary with the market based on the Prime Rate. <sup>a</sup>					
APR for Balance Transfers and Cash Advances	19.49% This APR will vary with the market based on the Prime Rate. <sup>a</sup>					
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 any interest on purchases if you pay your entire balance by the due date each month. We 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 approf the Consumer Financial Protection Bureau at <b>h</b>					

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

**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**: After the introductory 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 December 22, 2023, the Index was 8.50%.

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, National Association.

The information about the cost of the Card described in this table is accurate as of January 1, 2024.

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

<sup>&</sup>lt;sup>a</sup> 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.