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.

If proprietorship, partnership or priv	ate corporation, have any of the principals e	ever filed for bankruptcy?	□ Yes □ No	☐ Individual Billing Number of years current m	nanagement has oner	rated business		
☐ Please check this box if you would	d prefer to receive a Visa® Card.							
CURRENT YEAR END FINANCIAL STATEMENTS	IMPORTANT! THE INCLUDING BALANCE SHEET AND INCOME STATEMENT. IF A			COMPANY APPLICATION: DUITION AND ARTICLES OF INCORPORATE	TION. IF APPLICANT IS A PAR	TNERSHIP, INCLUDE	PARTNERSHIP	AGREEMENT.
Applicant Information (Copy to mak	e additional pages if needed)							
NAME			TITLE					
CREDIT LIMIT REQUESTED	DA TE OF BIRTH		SOCIAL SEC	URITY NUMBER				
ADDRESS		CITY		STATE		ZIP CODE		
SIGNATURE X								
NAME			TITLE					
CREDIT LIMIT REQUESTED	DA TE OF BIRTH		SOCIAL SEC	URITY NUMBER				
ADDRESS		CITY		STATE		ZIP CODE		
SIGNATURE X								
NAME			TITLE					
CREDIT LIMIT REQUESTED	DA TE OF BIRTH		SOCIAL SEC	URITY NUMBER				
ADDRESS		CITY		STATE		ZIP CODE		
SIGNATURE X								
the extent of any credit limit set by th	ents: Regardless of your marital status, you m	ay apply for credit in your n	olication is approv name alone. If this ended under this a	ed or not. is is a joint account, after credit	approval, each applic	cant has the rig	ht to use th	ut my and/or is account to cess of those
permitted by law will be charged on t Upon request, we will inform you of tl Services to obtain a comparative listi all creditors make credit equally avail compliance with this law. Married WI	ents: Regardless of your marital status, you me ce creditor, and each applicant may be liable for the outstanding balances from month to monthe names and addresses of any consumer reging of credit card rates, fees, and grace perior able to all creditworthy customers, and that or Residents; No provision of a marital property	ay apply for credit in your n r all amounts of credit exte th. NY Residents: Consume porting agencies which have ds. New York State Departn redit reporting agencies ma agreement, a unilateral st	name alone. If this a er reports may be e provided us with ment of Financial aintain separate co atement under se	ed or not. is is a joint account, after credit iccount to any joint applicant. I requested in connection with such reports. New York resids Services, 1-800-342-3736. OH edit histories on each indiviction 766.59, or a court decre	approval, each applic DE and MD Residents: the processing of you ents may contact the I Residents: The Ohio al upon request. The C ee under section 766.	cant has the rig Service charge r application an New York State laws against di Ohio civil rights 70 adversely a	ht to use the solution of the	nis account to cess of those Iting account nt of Financia n require tha n administers nterest of the
permitted by law will be charged on tupon request, we will inform you of the Services to obtain a comparative list all creditors make credit equally avail compliance with this law. Married Will creditor unless the creditor, prior to the DATE OWNER,	ents: Regardless of your marital status, you m	ay apply for credit in your n rall amounts of credit exte h. NY Residents: Consume sorting agencies which have list. New York State Departnedit reporting agencies magreement, a unilateral stay of the agreement, statem PAR	name alone. If this ended under this a er reports may be ee provided us with ment of Financial aintain separate co atement under se nent, or decree or	ed or not. is is a joint account, after credit iccount to any joint applicant. I requested in connection with such reports. New York resids Services, 1-800-342-3736. OH edit histories on each indiviction 766.59, or a court decre	approval, each applic DE and MD Residents: the processing of you ents may contact the I Residents: The Ohio al upon request. The C ee under section 766.	cant has the rig Service charge r application an New York State laws against di Ohio civil rights 70 adversely a	ht to use the solution of the	nis account to cess of those Iting account nt of Financia n require tha n administers nterest of the
permitted by law will be charged on t Upon request, we will inform you of the Services to obtain a comparative listicall creditors make credit equally avail compliance with this law. Married WI creditor unless the creditor, prior to the service of the service o	ents: Regardless of your marital status, you me ce creditor, and each applicant may be liable for the outstanding balances from month to monthe names and addresses of any consumer reng of credit card rates, fees, and grace perior able to all creditworthy customers, and that or Residents; No provision of a marital property the time the credit is granted, is furnished a copparation.	ay apply for credit in your n rall amounts of credit exte h. NY Residents: Consume orting agencies which have ls. New York State Departr edit reporting agencies ma agreement, a unilateral st by of the agreement, statem PAR X	name alone. If this ended under this a er reports may be e provided us with ment of Financial nintain separate con atement under se nent, or decree or RTNER OR SECRE	ed or not. is is a joint account, after credit account to any joint applicant. I requested in connection with such reports. New York resids Services, 1-800-342-3736. OH redit histories on each individuction 766.59, or a court decre has actual knowledge of the actual Knowledge of the actual Knowledge.	approval, each applic DE and MD Residents: the processing of you ents may contact the I Residents: The Ohio al upon request. The C ee under section 766.	cant has the rig Service charge r application an New York State laws against di Ohio civil rights 70 adversely a	ht to use the solution of the	nis account to cess of those Iting account nt of Financia n require tha n administers nterest of the
permitted by law will be charged on the Upon request, we will inform you of the Services to obtain a comparative list all creditors make credit equally avail compliance with this law. Married Will creditor unless the creditor, prior to the DATE OWNER, FOR VALUE RECEIVED the undersigned (hereinafter ref	ents: Regardless of your marital status, you me ce creditor, and each applicant may be liable for the outstanding balances from month to month to man the names and addresses of any consumer reg ng of credit card rates, fees, and grace perior able to all creditworthy customers, and that or Residents; No provision of a marital property the time the credit is granted, is furnished a copparation of the credit is granted. PARTNER OR PRESIDENT PER PER PER erred to as "Guarantors" whether one or more) jointly and severally ge	ay apply for credit in your n rall amounts of credit exte h. NY Residents: Consume porting agencies which have likely of the consumeration of the consumerat	name alone. If this anded under this a er reports may be e provided us with ment of Financial initian separate ci atement under senent, or decree or RTNER OR SECRE	ed or not. is is a joint account, after credit account to any joint applicant. I requested in connection with such reports. New York resid. Services, 1-800-342-3736. OH edit histories on each individuation 766.59, or a court decre has actual knowledge of the account acc	approval, each applic DE and MD Residents: the processing of you ents may contact the I Residents: The Ohio al upon request. The Ce se under section 766. Iverse provision when the	cant has the rig Service charge r application at New York State laws against di One control of the the obligation to the obligation to	ht to use the serior not in except the serior	his account to cess of those liting account to of Financia nequire than a dministers therest of the or is incurred
permitted by law will be charged on I Upon request, we will inform you of the Services to obtain a comparative list all creditors make credit equally avail compliance with this law. Married Will creditor unless the creditor, prior to the DATE OWNER, ** FOR VALUE RECEIVED the undersigned (hereinafter ref of and promise to pay the Issuing Bank of the Card an obligations, whether direct or indirect, absolute or continuous in own, or hereafter may become libel or indebted to Ban be required to pay Bank, under this Guaranty Agreement Sorwers to Bank, plus the sum of the total outstanding Novothtstanding any other provision of this guaranty obligated under the terms hered or under the terms of in excess of the moximum interest rate as may be auth to see the control of the particle hereon to condition the second of the second	ents: Regardless of your marital status, you me ce creditor, and each applicant may be liable for the outstanding balances from month to monthe names and addresses of any consumer reging of credit card rates, fees, and grace period able to all creditworthy customers, and that or Residents; No provision of a marital property in time the credit is granted, is furnished a copper period of the property of the second of the credit is granted, is furnished a copper period of the property of the credit is granted, is furnished a copper period of the credit is granted, is furnished a copper period of the credit is granted in the credit in the credit is granted in the credit is granted in the credit in the credit is granted in the credit in the credit in the credit is granted in the credit in the credit in the credit is granted in the credit in the	ay apply for credit in your nor all amounts of credit exter. N. Y. Residents: Consume porting agencies which have sorting agencies which have sorting agencies which have sorting agencies madered the sorting agencies madered the sorting agencies madered the sorting agencies madered the agreement, a unilateral stay of the agreement, a unilateral stay of the agreement, statem PAR W. SONAL GUARA Australted unconditionally the payment Benk') any and all indebtedness and statement of the sorting agencies with the sorting and sorting agency agency and sorting agency agency agency and sorting agency agency and sorting agency agenc	ame alone. If this anded under this a er reports may be provided us with ment of Financial aintain separate cratement under senent, or decree or RTNER OR SECRE In the event of the dindebtedness and obliging renewals and extension signed Guarantors. No 1 Each of the undersig person or persons and shall be cumulative and extension signed Guarantors. No 1 Each of the undersig person or persons and shall be cumulative and extension signed Guarantors. No 1 Each of the undersig person or persons and shall be cumulative and extending credit to Borre Guarantors shell furn Guarantors shell furn Guarantors shell furn Guarantors in the undersigned to the concurrent This guaranty agreem and does not replace, c. Bank is replaying and is be held to be invalid or THIS GUARANTY EME INDERITORIES AND SU RELATING TO THE SUBLANTY of THE GUARANTY, AND OF PRIOR CONTEMPOR?	ed or not. is a joint account, after credit account to any joint applicant. [requested in connection with such reports. New York resid Services, 1-800-342-3736. OH celt histories on each individua ction 766.59, or a court decre has actual knowledge of the ac TARY/TREASURER **EEMENT* Bath of any of the undersigned Guarantors, it ations of Borrower to Bank which are existing stened; in whole or in part whenever made, obtee shall be deemed received by the Cashie stened; of whole or in part whenever made, obtee shall be deemed received by the Cashie stened; of whole or in part whenever made, obtee shall be deemed received by the Cashie in the Guaranton acknowledges that this guara without reference to whether it is signed by a tin addition to any other liability or obligation ise. In addition to any other liability or obligation ise. In addition to any other liability or obligation ise. In the standard of the standard of the control is severally represent and warrant to Bank, that to be shown and guarantors executing and delivering it of such such as a specific of the control is severally represent and warrant to Bank, that to the share and guarantors executing and delivering it on subsequent exercise of any other right or ret its performable in Dallas County, Teass, ar ancel or otherwise modify or affect any other, entitled to rehy upon each and all of the provisions shall cont OUISE THE FIRML ENTIRE AGREEMENT OF G PERSEDES ANY ND ALL PRIOR COMMITMENT IN TO COURSE OF DEALING BETWEEN GLARAN FUNCTIONARY IN TERM OF THIS GUARANTY IS INTE OUISE THE FIRML ENTIRE AGREEMENT OF G PERSEDES ANY ND ALL PRIOR COMMITMENT IN NO COURSE OF DEALING BETWEEN GLARAN PLEMENT OR MODIFY ANY TERM OF THIS GUARANT PLEMENT OR MODIFY ANY TERM	approval, each applic per and MD Residents: the processing of you ents may contact the I residents: The Ohio all upon request. The College under Section 766. It residents: The Ohio all upon request. The Ce under section 766. It residents: The Ohio all upon request. The Ce under section 766. It residents with the section 766. It residents with the section of the section of the section when the section with the s	cant has the rig Service charger r application at New York State laws against di Ohio civil rights 70 adversely a the obligation to the ob	Int to use the sonot in exed dany resul Department of Department of Commission of the Commission of th	is account to cess of those titing account to to see that of Financia in require that an administers therest of the or is incurred to the or in preserving the or in
permitted by law will be charged on I Upon request, we will inform you of the Services to obtain a comparative list all creditors make credit equally avail compliance with this law. Married Will creditor unless the creditor, prior to the DATE OWNER, ** FOR VALUE RECEIVED the undersigned (hereinafter ref of and promise to pay the Issuing Bank of the Card an obligations, whether direct or indirect, absolute or continuous in own, or hereafter may become libel or indebted to Ban be required to pay Bank, under this Guaranty Agreement Sorwers to Bank, plus the sum of the total outstanding Novothtstanding any other provision of this guaranty obligated under the terms hered or under the terms of in excess of the moximum interest rate as may be auth to see the control of the particle hereon to condition the second of the second	erred to as "Guarantors" whether one or more) jointly and severally get a Cordit Devices issue pursuant hereto (hereat and attorness of the content of the c	ay apply for credit in your nor all amounts of credit exter. N. Y. Residents: Consume porting agencies which have sorting agencies which have sorting agencies which have sorting agencies madered the sorting agencies madered the sorting agencies madered the sorting agencies madered the agreement, a unilateral stay of the agreement, a unilateral stay of the agreement, statem PAR W. SONAL GUARA Australted unconditionally the payment Benk') any and all indebtedness and statement of the sorting agencies with the sorting and sorting agency agency and sorting agency agency agency and sorting agency agency and sorting agency agenc	name alone. If this anded under this a er reports may be e provided us with ment of Financial initial separate citatement under seinent, or decree or RTNER OR SECRE In the event of the dindebtedness and obliging renewals and extension signed Guarantos. No 1 Each of the undersig person or persons and shall be cumulative and extension or signed Guarantors here obligation of Guarantors here obligation of Guarantors hereunder, a Bank may assign its of such assignee, to the obligation of Guarantor in the obligation of Guarantors hereunder, can be obligated by any person and does not replace, c. Bank is replaced to concurrent in the configurative and does not replace, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to The Control of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors hereunder, c. Bank is replaced to the obligation of Guarantors he	ed or not. is a joint account, after credit account to any joint applicant. I requested in connection with such reports. New York resid- Services, 1-800-342-3736. OH redit histories on each individua- ction 766.59, or a court decre has actual knowledge of the ac TARY/TREASURER **REFINENT** Bath of any of the undesigned Guarantons. It stitutes of Borrower to Bank which are existing the original of the such account of the con- stitutes of Borrower to Bank which are existing the original of Borrower to Bank which are existing the original of Borrower to Bank which are existing the original of Borrower to Bank which are existing the original of Borrower to Bank which are existing the original of Borrower to Bank which are existing thereof in which are considered, to the original of Borrower to Bank which are existing the original be deemed received by the Cashin the Guaranton acknowledges that this guara without reference to whether it is signed by in addition to any other liability or obligation ise. In the original of the original or the original or any stream of under the properties of the original or any the original original or any action or inaction by extent so assigned. Any action or inaction by the original	approval, each applic DE and MD Residents: the processing of you ents may contact the I Residents: The Ohio al upon request. The Carlotter of	cant has the rig Service charger r application at New York State laws against di Ohio civil rights 70 adversely a the obligation to the ob	Int to use the sonot in exed dany resul Department of Department of Commission of the Commission of th	is account to cess of those titing account to to see that of Financia in require that an administers therest of the or is incurred to the or in preserving the or in the or

Mastercard® Business Application

	STANDARD CARD	PREFERRED POINTS CARD				
Interest Rates and Interest Charges						
Annual Percentage Rate (APR) for Purchases	18.74% This APR will vary with the market based on the Prime Rate. ^a					
APR for Balance Transfers and Cash Advances	18.74 % This APR will vary with the market based on the Prime Rate. ^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 of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consider when applying for or using a credit card, visit of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learn more about factors to consumer factors for the card when applying for or using a credit card, when applying factor factor factors factor factor factor factor factor factor fact						

Fees							
Annual Fee	None	\$49 per Account					
Transaction Fees:							
Balance Transfer and Cash Advance	Either \$10 or 3 % 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 \$25						
Returned Payment	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: 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 February 24, 2023, the Index was 7.75%.

^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%.

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, National Association.

The information about the cost of the Card described in this table is accurate as of March 1, 2023.

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.

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