## **Business Premier Mastercard® Business Application**

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.

BUSINESS NAME (BORROV	VER)		BUSINES	S ADDRESS				
CITY			STATE			ZIP CO	DE	
BUSINESS PHONE		TAX	ID#					
OWNERSHIP (CHECK ONE)	☐ Sole Proprietorship	☐ Partnership ☐ Priva	ate Corporation	☐ Public Corpora				
	vided:	principals ever filed for bankrup	tcy?  Yes  No	Number of years of	☐ Summary current management has o	Billing with Sub perated busines		
CURRENT YEAR END FINANCIAL STATE	IMPORT EMENTS INCLUDING BALANCE SHEET AND INCOME S	ANT! THE FOLLOWING INFOI STATEMENT. IF APPLICANT IS A CORPORATION				PARTNERSHIP, INCLUE	E PARTNERS	HIP AGREEMENT.
Applicant Information (Copy to	make additional pages if needed)							
NAME			TITLE					
CREDIT LIMIT REQUESTED	DATE OF B	IRTH	SOCIAL S	ECURITY NUMBER				
ADDRESS		CITY		ST	ATE	ZIP COE	Œ	
SIGNATURE X								
NAME			TITLE					
CREDIT LIMIT REQUESTED	DATE OF B	IRTH	SOCIAL S	ECURITY NUMBER				
ADDRESS		CITY		ST	ATE	ZIP COE	ΣE	
SIGNATURE								
NAME			TITLE					
CREDIT LIMIT REQUESTED	DATE OF B	IRTH		ECURITY NUMBER				
ADDRESS	DATE OF B	CITY	OOOIAL O		ATE	ZIP COE	)F	
SIGNATURE		0111			AIL .			
and commercial reports (credit on my request you will tell me any time while the account is o the business's credit history w STATE LAW DISCLOSURES: CA the extent of any credit limit set permitted by law will be charge Upon request, we will inform yo Services to obtain a comparatial creditors make credit equally compliance with this law. Marric creditor unless the creditor, pric	any means, including obtaining informa reports) for any reason on me and/or the whether or not you requested a credit right, or after the account is closed if to this you. I/We agree this application will Residents: Regardless of your marital stoy the creditor, and each applicant may don the outstanding balances from mou of the names and addresses of any comparation of credit card rates, fees, and vavailable to all creditworthy customers and with the comparation of a mar to the time the credit is granted, is further, PARTNER OR PRESIDENT	he business from time to time in eport on me and the names and r the business owe you any amou remain your property whether this atus, you may apply for credit in y be liable for all amounts of credinth to month. NY Residents: Con onsumer reporting agencies which grace periods. New York State De, and that credit reporting agencietal property agreement, a unilate	the future when up addresses of any c nt related to the ac s application is agnour name alone. If t extended under th sumer reports may have provided us partment of Financ ss maintain separata ral statement under tatement, or decree	dating, renewing, or exteredit bureau that provide count. In addition, you moved or not. In a joint account, at is account to any joint ap be requested in connect with such reports. New Yial Services, 1-800-342-3 e credit histories on each exection 766.59, or a co	nding the account. If I am si de such reports. You may do hay release negative or posit fer credit approval, each applicant. DE and MD Resider tion with the processing of york residents may contact the 3736. OH Residents: The OF individual upon request. The out of the such request of the such requests of the such request of	gning on my own of so at the time of the ive information to plicant has the rists: Service charge our application and New York Statio laws against on the Ohio civil rights 36.70 adversely and the second se	behalf, I the account of others and ght to use ges not in and any reduced be Department of the commission of the commiss	understand that it is opened, a shout my and/or a this account it excess of thos sulting accountent of Financition require that sion administer a interest of the
	nafter referred to se "Guarantors" whether one or more) ini	PERSONAL GUA	RANTY AG		Quarantors: this guaranty shall bind the d	ecadent his heire every	tore and admi	inistratore only as to
of and promise to pay the Issuing Bank of the obligations, whether direct or indirect, absolute is now, or hereafter may become libel of indebte is now, or hereafter may become libel of indebte be required to pay Bank under this Guaranty, Ag Borrower to Bank, plus the sum of the total out Notwithstanding any other provision of this spolligated under the terms hereof or under the in excess of the maximum interest rate as may it is the intention of the parties hereto to confri end to the obligations guaranteed hereby, and waive dilige guaranteed, and agree that Bank shall not be reproceed against, or exhaust any collisteral or seamount of the guaranteed hereby, and collisations guaranteed hereby, and and all attomers? Sees and other costs and exposed and all attomers? Sees and other costs and exposed and all attomers? Sees and other costs and exposed and all attomers? Sees and other costs and exposed and all attomers? Sees and other costs and exposed and all attomers? Sees and other costs and exposed and all attomers? It was seen to the costs and exposed and the cost of the costs and exposed and all attomers? It is setting the cost of the costs and exposed and the costs and exposed and the costs and exposed and the cost of the costs and exposed and the cost of the costs and exposed and the costs and the cost of the costs and the costs and the cost of the costs and the cost of the costs and the costs and the cost of t	ue to apply without regard to the form or amount of indeb eart, without notice to Guarantors. This guaranty also include	ir referred to as "Bank") any and all indebtedness all renewals and extensions thereof, for which Born act or tort; provided, however, that Guarantors sha and attorney's frees which may be or become owin to d'Borrower. In the service of the guaranteed indebtedness, to pay into the guaranteed indebtedness, to pay into the guaranteed indebtedness, and for the Guaran and any of the advantance of the flower of the guaranteed indebtedness and for the Guaran and any of the aforesaid contracts for interest, if a week under said laws.  It is not to the contract of the flower of the guarantee of the collection of any indebtedness or obligation hereby guaranteed, or to force before requiring Guarantors, or any of them, to pay the undersigned Guarantors at the election of Bank, with the service of the Guaranteed of the Guaranteed without affecting the liabilitation hereby guaranteed without affecting the liabilitation and the service of	and indebteness and indebteness and ever re- every signed Guarantors. Signed Guarantors. Signed Guarantors shall be cumulative endos-ement, ord to Guarantors shall be cumulative endos-ement, ord to Guarantors shall be cumulative endos-ement, ord son the services of such assigned. It is not set of such assigned, the total tide of such assigned, the state of such assigned, the sum of such assigned and does not replain the sum of sum o	boligations of Borrower to Bank white sions thereof, in whole or in part whe No notice shall be deemed received resigned Guarantors acknowledges th and without reference to whether it and in addition to any other liability herwise. Unrush to Bank annually (and more from y and severally represent and warrant Borrower and Guarantors executing a fee, and such liability and obligation in tis rights hereunder, in whole or in to the extent so assigned. Any action to the extent so assigned. Any action to make the state of the properties of the properties of the control of the control of the properties of supersisting and do in infective, then all other provision supersisting supersisting supersisting supersisting and the supersisting supersi	equently if requested by Bank, whether the same equently if requested by Bank) financial is to Bank, that the value of the consideration delivering this guaranty agreement is reas benefited or may reasonably be expectant, and upon any such assignment all the reaction by Bank with regard to the guaranty eliable for its failure to use diligence in the reneunder shall be cumulative of any and a exercise by Bank of any right or remedy in the register or remedy in the register or remedy in the register or remedy and the results of the Gold of the provisions of this agreement, and can apply that the register or remedy in the r	of such death is receive shall continue in full force as aid Cashier has acknown as to him without referer legal disability to sign the is incurred through the catements, including cash on received and to be received and to be received to the control of the con	d by the Cashi and effect as and effect as wheleged receipt ce to whether same; and th xecution of a significant flow and contin significant	ier of Bank and as to all other of the unc to all other of the unc to thereof in writing. It is signed by any of at his liability hereun similar guaranty, throw any other his biblity hereun similar guaranty, throw the similar guaranty, throw the similar guaranty, throw the similar guaranty, throw the similar guaranty, the similar guaranty of the similar guaranty o
BANK #					EMPLOYEE CODE (Not to exceed 5 alpha or numeric characters)			
CI	CDS		DT		BY			

## **Business Premier Mastercard® Business Application**

Interest Rates and Interest Charges					
Annual Percentage Rate (APR) for Purchases	18.49% This APR will vary with the market based on the Prime Rate.				
APR for Balance Transfers and Cash Advances	18.49% 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 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	\$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 <b>\$25</b> 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:** 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 July 25, 2025, the Index was 7.50%.

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 August 1, 2025.

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%.

<sup>&</sup>lt;sup>b</sup> We add 15.99% to the Prime Rate to determine the Penalty APR. The Account will never have an APR over 21%.

<sup>&</sup>lt;sup>c</sup> Annual fee is waived in any year if you charged \$500,000 or more to your Account in the prior year. The amount charged to your Account equals the aggregate of all amounts charged to the Individual billed account or to each Sub Account tied to a Summary Billing Account. If you will charge less than \$500,000 per year then you will automatically be offered a Business Choice Rewards Card. You understand and agree that the benefits of the Business Premier Card are different than for a Business Choice Rewards Card.