## 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 The Independent BankersBank, N.A., at P.O. Box 569120, Dallas, TX 75356-9120.

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Į	CIAL STATEMENTS INCLUDING BALANCE SHEET AND INCOM (Copy to make additional pages if needed)	IE STATEMENT. IF APPLICANT IS A CORPORATION, INC	LUDE CORPORATE RESOLU	TION AND ARTICLES OF INCORPORA	ATION. IF APPLICANT IS A PAR	RTNERSHIP, INCLUDE PAR	TNERSHIP AGREEMENT.
Please check this bo	ox if you would prefer to receive a Visa® Card IMPO	 RTANT! THE FOLLOWING INFORMA	TION MUST ACC	MPANY APPLICATION	:		
The Discourse of the edition in a	ership or private corporation, have any of the			☐ Individual Billing Number of years current i		lling with Sub Acco erated business: _	ounts
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## **Mastercard® Business Application**

	STANDARD CARD	PREFERRED POINTS CARD				
Interest Rates and Interest Charges						
Annual Percentage Rate (APR) for Purchases	<b>15.24%</b> This APR will vary with the market based on the Prime Rate.					
APR for Balance Transfers and Cash Advances	15.24% This APR will vary with the market based on the Prime Rate. <sup>a</sup>					
Penalty APR and When it Applies	20.24% – 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.					
How to Avoid Paying Interest		at least 25 days after the close of each billing cycle. We will not charge on purchases if you pay your entire balance by the due date each month.				
For Credit Card Tips from the Consumer Financial Protection Bureau  To learn more about factors to consider when applying for or using a credit car of the Consumer Financial Protection Bureau at http://www.consumerfinance						

Fees								
Annual Fee	None	<b>\$49</b> 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 each cash advance, whichever is greater.							
International Transaction	2% of each transaction in U.S. dollars.							
Penalty Fees:								
Late Payment	\$25							
Returned Payment	\$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:** 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 June 23, 2017, the Index was 4.25%.

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 The Independent BankersBank, N.A. The information about the cost of the Card described in this table is accurate as of July 1, 2017. This information may change after that date. To find out what may have changed, call us at 800-367-7576 or write TIB The Independent BankersBank, N.A., 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%.