The First National Bank of Sonora Mastercard® Business Application

PLEASE CHOOSE ONE: Preferred Points Card

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.

BUSINESS NAME (BORROWE	R)			BUSINESS	ADDRESS					
CITY				STATE			ZIP COI	DE		
BUSINESS PHONE			TAX ID#							
OWNERSHIP (CHECK ONE)	☐ Sole Proprietorship	Partnership	☐ Private C	orporation	Public Corporation	n 🚨 Non Profit				
	led: private corporation, have any of th ould prefer to receive a Visa® Card		for bankruptcy?	⊒ Yes □ No	☐ Individual Billing Number of years curre	☐ Summary Bi ent management has ope	0			
CURRENT YEAR END FINANCIAL STATEME	IMPOR ENTS INCLUDING BALANCE SHEET AND INCOM				CCOMPANY APPLICATION AND ARTICLES OF INCOMP		RTNERSHIP, INCLUD	E PARTNERSH	IIP AGREEMI	ENT.
Applicant Information (Copy to m	nake additional pages if needed)									
NAME				TITLE						
CREDIT LIMIT REQUESTED	DA TE OF	BIRTH		SOCIAL SEC	CURITY NUMBER					
ADDRESS			CITY		STATE		ZIP CODE			
SIGNATURE X										
NAME				TITLE						
CREDIT LIMIT REQUESTED	DA TE OF	BIRTH		SOCIAL SEC	CURITY NUMBER					
ADDRESS			CITY		STATE		ZIP CODE			
SIGNATURE X										
NAME				TITLE						
CREDIT LIMIT REQUESTED	DA TE OF	BIRTH		SOCIAL SEC	CURITY NUMBER					
ADDRESS			CITY		STATE		ZIP CODE			
SIGNATURE										
STATE LAW DISCLOSURES: CA Ret the extent of any credit limit set by permitted by law will be charged of Upon request, we will inform you of Services to obtain a comparative all creditors make credit equally a compliance with this law. Married	you. I/We agree this application w sideents: Regardless of your marital y the creditor, and each applicant m on the outstanding balances from n of the names and addresses of any listing of credit card rates, fees, an vailable to all creditworthy custome WI Residents: No provision of a mo to the time the credit is granted, is for	status, you may apply to ay be liable for all amononth to month. NY Reconsumer reporting agong digrace periods. New Yes, and that credit reportial property agreeme	for credit in your r unts of credit extensidents: Consume gencies which hav fork State Departr rting agencies mant, a unilateral st	name alone. If this ended under this er reports may be e provided us wit ment of Financial aintain separate catement under s	is is a joint account, after account to any joint applice requested in connection th such reports. New York Services, 1-800-342-373 credit histories on each incection 766.59, or a court	ant. <u>DE and MD Residents</u> with the processing of you residents may contact the 6. <u>OH Residents</u> : The Ohio dividual upon request. The decree under section 766	Service charg ir application a New York State laws against of Ohio civil rights .70 adversely a	es not in e nd any res Departm iscriminati commissi affects the	excess of sulting accept of Final on require on admin interest	those count ancia e that isters of the
	ER, PARTNER OR PRESIDENT				ETARY/TREASURER					
		PERSONA	AL GUARA	NTY AGE	REEMENT					
of and promise to pay the Issuing Bank of the Car obligations, whether direct or indirect, absolute or os is now, or hereafter may become libel or indebted to be required to pay Bank under this Guaranty Agere Borrower to Bank, plus the sum of the total outstan Notwithstanding any other provision of this guan obligated under the terms hereof or under the term in excess of the maximum interest rate as may be lit is the intention of the parties hereito to conform: the extent payable by Guarantors, shall be held to be Guarantors hereby severally wave notice of acce obligations guaranteed hereby, and wave offices of acce obligations guaranteed hereby, and wave offices of acce obligations guaranteed hereby, and wave offices, and proceed against, or exhaust any collateral or security amount of the guaranteed solligations. Suit may be I joinder of Borrower or any other Guarantor as parties or is collected through probate, bankruptor, or oth and all attorney? sees and other costs and expense. This guaranty is continuing and shall continue to create, nenew, extend, or after, in whole or in part, terms hereof. If for any reason, the guaranteed indebtedness is reason, including bankruptor, such fact shall not aff guaranteed indebtedness has been enforceable age Bank may settle or agree with any of the Guarant for guaranteed indebtedness without impairing the r not so released.	apply without regard to the form or amount of ind without notice to Guarantors. This guaranty also inc	ointly and severally guarantee unci- tree referred to as "Bank") any and all renewals and extensions the intract or tort; provided, however, it is and attorney's fees which may unt of Borrower. randrons agive that Guarantors sho compared to the provided of the second of the randrons agive that Guarantors sho compared to the second of the second of the line of the second of the reference of the second of the line of the second of the reference of the line of the second of the line o	onditionally the payment did ill indebtedness and core for which Borrower hat Guarantors shall not be or become owing by the content of the c	In the event of the indebtedness and obij increws and ore renewals and obig men and othersion signed Guarantors. No Each of the undersij person or persons and shall be cumulative an endorsement, or other Guarantors shall fun Guarantors shall fun Guarantors shall fun Guarantors shall fun Guarantors hereunder, Bank may assign its of such assignee, to the obigation of Guarantors hereunder. Bank may person I then, including but not not preclude concurrer This guaranty agrees and does not replace, Bank is refying and i be held to be invalid of THIS GUARANTY EM INDEBTEDNESS AND SELATING TO THE SUB OF THE GUARANTY, AND OF PRIOR CONTEMPOR	death of any of the undersigned Guarai gations of Borrower to Bank which are is thereof, in whole or in part whenever notice shall be deemed received by the good Guarantee acknowledges that this without reference to whether it is slight of an addition to any other liability or ot wise. In the state of t	ntors, this guaranty shall bind the dece existing at the time notice in writing of made, but this guaranty agreement she coshier of Bank unless and until the s guaranty is operative and binding as ned by any other person under any legs gligation to Bank, whether the same is titly if requested by Bank) financial states ink, that the value of the consideration in theiring this guaranty agreement is enseme ited or may reasonably be expected in upon any such assignment all the te totion by Bank with regard to the guarant to for its failure to use diligence in the or ider shall be cumulative of any and all to first failure rany fight or remedy, the same of the control of the control is by Bank of any fight or remedy her ight or remedy. Exas, and Guarantors waive the right to y other guaranty agreement of the Guar and continue in full force and effect not to F GUARANTORS AND BANK, NO COURSE MITS INTENDED BY GUARANTORS AND BA GUARANTORS AND BANK, NO COURSE EXENTEN OR DISCUSSIONS OR OTHER HIS GUARANTY. THERE ARE NO ORAL A May of Personal Guar Personal Guar Personal Guarantors Personal Guarantors	such death is receive in Control of the Control of	by the Cashie and effect as and effect as and effect as and effect as each offered with each of the country of	or of Bank and o all other of it thereof in write its signed by a sis signed by the its liability in millar guaranty eent liability inforors as a result ability and oblictly	I as to a the unde ting. any other nereunder, through formation It of Ban ligation of the benefit of diminister refine the or any of unity, sha intended nent sha RANTEE OR ORAI IF TERM
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Mastercard® Business Application

	STANDARD CARD	PREFERRED POINTS CARD				
Interest Rates and Interest Charges						
Annual Percentage Rate (APR) for Purchases	14.24% This APR will vary with the market based on the Prime Rate. ^a					
APR for Balance Transfers and Cash Advances	14.24% This APR will vary with the market based on the Prime Rate. ^a					
Penalty APR and When it Applies	19.24% – 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.					
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge y 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 applying for or using a credit card, visit the web of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore					

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 RightsInformation on your rights to dispute transactions and how to exercise those rights is provided in the account agreement that will be provided to 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 September 25, 2020, the Index was 3.25%.

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 October 1, 2020.

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.

^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%.

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