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PeoplesBank

Where Values Matter!

Visa Business Card Application

Peoples Bank continues to be the first choice for your financial services by providing products and services to meet the changing needs of our customers. Offering the convenience and buying power of a credit card, with local servicing from people you know and trust makes a new Visa card from Peoples Bank the right choice.

- LOW ANNUAL PERCENTAGE RATE
- NO ANNUAL FEE
- PAYMENTS ACCEPTED AT PEOPLES BANK
- WORLDWIDE RECOGNITION AND ACCEPTANCE at millions of Merchant Locations, Financial Institutions, and Automated Teller Machines
- CASH BACH REWARDS
1% Cash Back on all purchases

Simply complete the attached application and drop it in the mail, or for more information, please contact us at:

1230 Valley Drive

PO Box 158

Rock Valley, IA 51247

(712) 476-2746 office

(712) 476-2748 fax

PEOPLES BANK
PO Box 158
Rock Valley, IA 51247

CREDIT APPLICATION

Visa Business

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to 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.

VISA BUSINESS CARD APPLICATION Note: All sections should be filled out completely. If not, processing of your application will be delayed

| | | | | |
|---|--------------------|-----------------------|--|---|
| Name of Business | | Business Tax ID | Business Phone | Year Business Started |
| Street Address | | City | State | Zip |
| Billing Address (if different from above) | | City | State | Zip |
| Do you want cash access? <input type="checkbox"/> Yes <input type="checkbox"/> No | Gross Annual Sales | Type of Organization: | <input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Non-Profit <input type="checkbox"/> Other |

BUSINESS OWNER INFORMATION

| | | | | |
|--|-------------------------------------|-----------------|--------------------|--------------------------|
| Business Owner/Authorized Officer must have an ownership interest in the following and be one of the following: <input type="checkbox"/> Owner/Proprietor <input type="checkbox"/> Partner <input type="checkbox"/> President/Chairman <input type="checkbox"/> Treasurer <input type="checkbox"/> VP | | | Percent Owner | Number of Years as Owner |
| First Name | Middle Initial | Last Name | | |
| Personal Social Security Number | Driver's License Number | ID State Issued | ID Expiration Date | Date of Birth |
| Home Street Address | City | State | Zip | |
| Mailing Address (if different from above) | City | State | Zip | |
| Home Phone | Email Address | | | |
| Name of Business Bank | Average Balance - Business Checking | | | |

ALL OTHER BUSINESS OWNERS

| | | |
|------|---------------|------------------------|
| Name | Percent Owner | Social Security Number |
| Name | Percent Owner | Social Security Number |
| Name | Percent Owner | Social Security Number |
| Name | Percent Owner | Social Security Number |

NAME OF ADDITIONAL CARDS NEEDED FOR EMPLOYEES

| | |
|----------|----------|
| 1. _____ | 5. _____ |
| 2. _____ | 6. _____ |
| 3. _____ | 7. _____ |
| 4. _____ | 8. _____ |

SIGNATURE

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history. I also understand that you may need to request further information prior to application approval.

Signature Title Date

FOR INTERNAL USE ONLY

| | |
|---------------------|--------------|
| Visa Account Number | CIF # |
| Date Approved | Credit Limit |
| | Approved By |

Peoples Bank
VISA Business
Summary of Terms

Interest Rates and Interest Charges

| | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 11.25% |
| APR for Balance Transfers | 11.25% |
| APR for Cash Advances | 11.25% |
| Penalty APR | N/A |
| Paying Interest | Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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. |
| Minimum Interest Charge | None |
| 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 | None |
| Transaction Fees: | <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction <p>Either \$3.00 or 3% of the amount of each balance transfer, whichever is greater Either \$3.00 or 3% of the amount of each cash advance, whichever is greater Up to 1% of each transaction in U.S. dollars</p> |
| Penalty Fees: | <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment <p>Up to \$20.00 None Up to \$25.00</p> |
| Other Fees: | None |

How we will calculate your balance: We use a method called “average daily balance” (including new purchases). An explanation of this method is provided in your account agreement.

Billing rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Information contained herein is accurate as of March 2019 and is subject to change after that date. To inquire if any changes have occurred since printing, please call (712) 476-2746 or please write to: Peoples Bank, PO Box 158, Rock Valley, IA 51247.

