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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.

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"/> LLC <input type="checkbox"/> Non-Profit <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Other		

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	

Name	Percent Owner	Social Security Number
Name	Percent Owner	Social Security Number
Name	Percent Owner	Social Security Number
Name	Percent Owner	Social Security Number

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

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

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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
Annual Fee	None
Transaction Fees:	<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul> <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"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul> <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.

