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PEOPLES BANK
PO Box 158
Rock Valley, IA 51247



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 ATMs
- CASH BACK REWARDS: 1/2 point for every \$1 net dollar in purchases

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

1230 Valley Dr.
PO Box 158
Rock Valley, IA 51247
(712) 476-2746 office
(712) 476-2748 fax

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? ☐ Yes ☐ No	Gross Annual Sales	Type of Organization: ☐ Corporation ☐ Sole Proprietorship	☐ LLC ☐ Partnership ☐ Non-Profit ☐ Other

BUSINESS OWNER INFORMATION

Business Owner/Authorized Officer must have an ownership interest in the following and be one of the following: ☐ Owner/Proprietor ☐ Partner ☐ President/Chairman ☐ Treasurer ☐ 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
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FOR INTERNAL USE ONLY

Visa Account Number	CIF #	
Date Approved	Credit Limit	Approved By

Peoples Bank

VISA Business

Summary of Terms

Interest Rates & 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 consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees: - Balance Transfer - Cash Advance - Foreign Transaction	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
Penalty Fees: - Late Payment - Over-the-Credit Limit - Returned Payment	Up to \$20.00 fee in any billing cycle in which we do not receive the Minimum Payment by the payment due date None Up to \$25.00
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 August 2025 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.