

PLEASE CHOOSE ONE: ☐ **Business Choice Rewards Card**
Rewards Option: \$49 Annual Fee per Account

☐ **Business No Fee Card**
No Annual Fee

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, National Association, at P.O. Box 569120, Dallas, TX 75356-9120.

BUSINESS NAME (BORROWER)			BUSINESS ADDRESS		
CITY		STATE	ZIP CODE		TAX ID#
BUSINESS PHONE			BUSINESS WEBSITE		
OWNERSHIP (CHECK ONE)	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Private Corporation	<input type="checkbox"/> Public Corporation	<input type="checkbox"/> Non Profit
Type of goods or services provided: _____				<input type="checkbox"/> Individual Billing <input type="checkbox"/> Summary Billing with Sub Accounts	
If proprietorship, partnership or private corporation, have any of the principals ever filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No				Number of years current management has operated business: _____	
<input type="checkbox"/> Please check this box if you would prefer to receive a Visa® Card.					

IMPORTANT! THE FOLLOWING INFORMATION MUST ACCOMPANY APPLICATION:
CURRENT YEAR END FINANCIAL STATEMENTS INCLUDING BALANCE SHEET AND INCOME STATEMENT. IF APPLICANT IS A CORPORATION, INCLUDE CORPORATE RESOLUTION AND ARTICLES OF INCORPORATION. IF APPLICANT IS A PARTNERSHIP, INCLUDE PARTNERSHIP AGREEMENT.

Applicant Information (Copy to make additional pages if needed)				
NAME	TITLE	WORK PHONE	MOBILE PHONE	
CREDIT LIMIT REQUESTED	DATE OF BIRTH	SOCIAL SECURITY NUMBER		
ADDRESS	CITY	STATE	ZIP CODE	
SIGNATURE	WORK EMAIL			
X				

NAME	TITLE	WORK PHONE	MOBILE PHONE
CREDIT LIMIT REQUESTED	DATE OF BIRTH	SOCIAL SECURITY NUMBER	
ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE X	WORK EMAIL		

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ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE X	WORK EMAIL		

permitted by law will be charged on the outstanding balances from month to month. **NY Residents:** Consumer reports may be requested in connection with the processing of your application and any resulting account. Upon request, we will inform you of the names and addresses of any consumer reporting agencies which have provided us with such reports. New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services, 1-800-342-3736. **OH Residents:** The Ohio laws against discrimination require that third-party credit card creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers and enforces these laws. **Married WI Residents:** No provision of a marital property agreement, a unilateral statement under section 766.59, or a court decree under provision 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

DATE	OWNER, PARTNER OR PRESIDENT	PARTNER OR SECRETARY/TREASURER
	X	X

Bank may surrender, release, exchange, or alter any collateral or security for any indebtedness or obligation hereby guaranteed without affecting the liability of Guarantors under this guaranty, and this guaranty shall continue effective notwithstanding any legal disability of Borrower.

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Please print, sign, and return this completed application (page 1) along with any required supporting documentation to: tibcredit@tib.bank (e-mail).

Mastercard® Business Application

	Business No Fee Card	Business Choice Rewards Card
Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	17.74% This APR will vary with the market based on the Prime Rate. ^a	
APR for Balance Transfers and Cash Advances	17.74% This APR will vary with the market based on the Prime Rate. ^a	
Penalty APR and When it Applies	21.00% – This APR will vary with the market based on the Prime Rate. ^b 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 you any 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.	
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	\$49 per Account
Transaction Fees: Balance Transfer and Cash Advance International Transaction	Either \$10 or 3% of the amount of each balance transfer or cash advance, whichever is greater. 2% of each transaction in U.S. dollars.	
Penalty Fees: Late Payment Returned Payment	Up to \$25 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 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: 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 December 24, 2025, the Index was 6.75%.

^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%.

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 Business No Fee 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, National Association.
The information about the cost of the Card described in this table is accurate as of January 1, 2026.
This information may change after that date. To find out what may have changed, call us at 800-367-7576 or write TIB, National Association, P.O. Box 569120, Dallas, Texas 75356-9120.

Please print and save this page for your records.