

		usiness Credit Card (XED RATE (Annual Fee)	Application BUSINESS WITH	NO DEWARDS
		ARIABLE RATE (Annual Fee)	BOSINESS WITT	NO REWARDS
COMPANY INFORMATION Corpo	ration Partners	ship Sole Proprietorshi	p Other	
Business Name		Year Company S	Started Ta	ax ID #
Physical Address			City, State, Zip	
Mailing Address (if different than physi	ical address)		City, State, Zi	р
Business Phone	Fax			
Name of Company as you would like t	to see on the card (limit	it 22 Characters and spaces)		
Individuals at Company who are author	orized to request additi	onal cards and/or limit.		
Name/Title		Name/Title		
Business Type		Annual Sales Volume	Annual Net Income	Employee Size Range
Architecture/Engineering	Agriculture	<\$500,000	<\$50,000	1-4
Real Estate Insurance	Construction	\$5000,000-\$1 Million	\$50,000-\$100,00	5-9
Business & Personal Services	Manufacturing	\$1 Million-\$2.5 Million	\$100,000-\$250,000	0 10-19
Transportation	Wholesale	\$2.5 Million-\$5 Million	\$250,000-\$500,000	0 20-49
Communications	Retail	\$5 Million-\$10 Million	\$500,000-\$1 Million	n 50-99
Legal Services	Financial	\$10 Million-\$20 Million	\$1 Million-\$5 Million	n 100-249
Home Based Business	Health Care	\$20 Million +	\$5 Million-\$10 Milli	on 250-499
Non-Profit/Government	Other		\$10 Million +	500+
AUTHORIZED USERS			<u> </u>	I
credit limit (credit limits are subject to	appioval).	· ,		
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	Last Name		SS#	Requested Limit \$
First Name	Last Name		SS#	Requested Limit \$
First Name First Name	Last Name Last Name		SS# SS#	Requested Limit \$ Requested Limit \$
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CERTIFICATION OF BENEFICIAL OWNER(S)

Name, Type, and	Address of Legal Ent	tity for Which the Account is Being Opened.		
The following inf	ormation for each indi nerwise, owns 25 perc	vidual, if any, who, directly or indirectly, throent or more of the equity interests of the leg	ough any contract, arr	rangement, understand
Name	Date of Birth	Address (Residential or Business Street)	For U.S. Persons ¹	For Non-U.S. Persons
			•	
Any other indi	vidual who regularly p	Vice President, Treasurer); or performs similar functions. isted under section (c) above may	r also be listed ii	n this section (d))
	o, aaa			
	Date of Birth	Address (Residential or Business Street)	For II S Parsons1	For Non-II S Porsons
Name/Title	Date of Birth	Address (Residential or Business Street)	For U.S. Persons ¹	For Non-U.S. Persons
Name/Title e information prov	(nar rided above is comp	ne of natural person opening account) lete and correct. all persons listed in section(s	, hereby certify, to	the best of my know
Name/Title e information prov py of Driver's t cards will be	(nar rided above is comp License(s) for e issued for the	ne of natural person opening account) lete and correct. all persons listed in section(s account.	, hereby certify, to	the best of my know
Name/Title e information prov py of Driver's t cards will be	(nar rided above is comp License(s) for	ne of natural person opening account) lete and correct. all persons listed in section(s account.	, hereby certify, to	the best of my know

government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

X



	IT RATE DISCLOSURE ATES AND INTEREST CHARGES
INTEREST RA	13.99% Fixed No Scorecard Rewards Card
Amount Develope and Date for Durchase Cook	13.99% Fixed No Scorecard Rewards Account
Annual Percentage Rate for Purchase, Cash	
Advances and Balance Transfers	13.49% Variable* Scorecard Rewards Account *This APR will vary with the Market based on Prime Rate (Prime + 4.99%)
	Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you
How to Avoid Paying Interest on Purchases	interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00
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	\$40 per card Scorecard Rewards Accounts
TRANSACTION FEES	
Balance Transfer	Either \$15 or 3% of the transfer, whichever is greater (maximum fee:\$50)
Cash Advance	Either \$15 or 3% of the transfer, whichever is greater (maximum fee:\$50)
Foreign Transaction	1% of each transaction in U.S. dollars
PENALTY FEES	
Late Payment	Amount of minimum payment up to \$25.00
Over-the-Credit LimitReturned Payment	None Amount of the minimum payment up to \$20.00
OTHER FEES	Amount of the minimum payment up to \$20.00
Non-Automated Pay by Phone	\$10.00
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How We Calculate Your Balance. We use a method called "average daily balance (including new purchases.)"

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

The information about the costs of the card described in this application is accurate as of August 2023, when it was printed. This information may have changed after that date.

To find out what may have changed, write to us at:
American Bank & Trust Company N.A.
Attn: Visa Credit Card Department
4301 F. 53rd Street

FDIC FDIC

4301 E. 53rd Street Davenport, IA 52807