



Visa® Business Credit Card Application

	BUSINESS REWARDS FIXED RATE (Annual Fee)	BUSINESS WITH NO REWARDS	
TYPE OF CARD DESIRED:	BUSINESS REWARDS VARIABLE RATE (Annual Fee)		
COMPANY INFORMATION	Corporation	Partnership	Sole Proprietorship
	Other		
Business Name	Year Company Started		Tax ID #
Physical Address			City, State, Zip
Mailing Address (if different than physical address)			City, State, Zip
Business Phone	Fax		
Name of Company as you would like to see on the card (limit 22 Characters and spaces)			
Individuals at Company who are authorized to request additional 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
Real Estate Insurance	Construction	\$500,000-\$1 Million	\$50,000-\$100,00
Business & Personal Services	Manufacturing	\$1 Million-\$2.5 Million	\$100,000-\$250,000
Transportation	Wholesale	\$2.5 Million-\$5 Million	\$250,000-\$500,000
Communications	Retail	\$5 Million-\$10 Million	\$500,000-\$1 Million
Legal Services	Financial	\$10 Million-\$20 Million	\$1 Million-\$5 Million
Home Based Business	Health Care	\$20 Million +	\$5 Million-\$10 Million
Non-Profit/Government	Other		\$10 Million +
AUTHORIZED USERS			
<p>If you are requesting more than 5 cards, please attach a separate sheet of paper with required information. You may authorize to use your account the person(s) identified as your "authorized user(s)". *Each authorized user will be issued a card. The authorized user must affix his or her signature on the reverse side of the card. The person(s) you list below are designated as authorized user(s). Indicate how you want each card to read. For each card issued, you must designate an individual credit limit. The individual credit limits will be added to determine the total credit limit (credit limits are subject to approval).</p>			
First Name	Last Name	SS #	Requested Limit \$
First Name	Last Name	SS #	Requested Limit \$
First Name	Last Name	SS #	Requested Limit \$
First Name	Last Name	SS #	Requested Limit \$
First Name	Last Name	SS #	Requested Limit \$
GUARANTOR INFORMATION			
When applying rewards card, all rewards earned will be in			
		Company name	Employee name
<p>"Company" means the applicant in this application. "We", "us", "our" means American Bank & Trust Company. By signing below, each guarantor is signing as an authorized representative on behalf of Company and on his/her own behalf, individually, in that capacity, such person certifies that the information in this application is true and correct and that he/she has full power and authority to sign this application on behalf of Company. If the company is a corporation, an authorized corporate officer(s) must sign on behalf of the Company. Company and each person signing below: (I) request that the Visa cards be issued in reference on this application, (II) agree to comply with the agreement furnished with the cards and (III) agrees that we may obtain additional information from credit bureaus and other lawful sources, including persons and other companies named in this application, to verify the creditworthiness of Company and the undersigned. Each person(s) signing below is signing as a guarantor. We may require additional Card members to sign a separate guarantee. Company and each guarantor shall be jointly and severally liable for co-payment of all amounts due on any and all accounts opened in response to this application or subsequently on behalf of Company.</p>			
If there are more than 2 guarantors, please attach a separate sheet of paper with required information.			
Guarantor #1			
First Name	Last Name	SS #	
Date of Birth	Residence Address		City, State Zip
<\$25,000	\$25,000-\$50,000	\$50,000-\$75,000	75,000 -\$100,000
Personal Income Range			
Guarantor Signature		Date	
Guarantor #2			
First Name	Last Name	SS #	
Date of Birth	Residence Address		City, State Zip
<\$25,000	\$25,000-\$50,000	\$50,000-\$75,000	75,000 -\$100,000
Personal Income Range			
Guarantor Signature		Date	
Total Cards Requested	Total Credit Limit Requested Credit for all Cards		
<p>Please provide the preceding three years of company financial statements. We may also request additional information.</p>			



CERTIFICATION OF BENEFICIAL OWNER(S)

Persons opening an account on behalf of a legal entity must provide the following information:

a. Name and Title of Natural Person Opening Account:

b. Name, Type, and Address of Legal Entity for Which the Account is Being Opened.

c. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above.

Name	Date of Birth	Address (Residential or Business Street)	For U.S. Persons ¹	For Non-U.S. Persons ²

d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as
 An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
 Any other individual who regularly performs similar functions.
 (If appropriate, an individual listed under section (c) above may also be listed in this section (d)).

Name/Title	Date of Birth	Address (Residential or Business Street)	For U.S. Persons ¹	For Non-U.S. Persons ²

I, _____ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

A copy of Driver's License(s) for all persons listed in section(s) c. and/or d. is required before any credit cards will be issued for the account.

X _____
 Natural person opening account

Date

¹U.S. persons must provide a social security number.

²Non-U.S. persons must provide a social security number, passport number and country of issuance, or similar identification number. In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



CREDIT RATE DISCLOSURE

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate for Purchase, Cash Advances and Balance Transfers	13.99% Fixed No Rewards Card 13.99% Fixed Cash Back Account 12.74% Variable* Cash Back Account <small>*This APR will vary with the Market based on Prime Rate (Prime + 4.99%)</small>
How to Avoid Paying Interest on Purchases	Your payment 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.
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

FEEES

Annual Fee	\$40 per card Cash Back 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 Limit	None
• Returned Payment	Amount of the minimum payment up to \$20.00
OTHER FEES	
• Non-Automated Pay by Phone	\$10.00

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 February 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 E. 53rd Street
Davenport, IA 52807

Or

email us at: cardmemberservices@goambank.com

