

THE BUSINESS CARD BUILT WITH YOUR BUSINESS IN MIND.

The Visa Signature® Business Company Card is specifically reserved for established companies just like yours, delivering cost-saving efficiencies and bottom-line benefits.

- Rewards Program
- Consolidated Company Statements
- Dedicated Account Manager
- Pay In Full
- Optimized Accounts Payable
- Streamlined Tax Accounting

Transform Payments into a Strategic Advantage.

The Visa Signature Business Company Card is designed for medium-size to large businesses with at least \$5 million in annual net sales. Enhanced reporting helps document expenses, track purchases, reveal spending patterns, organize budgeting information and save time on accounting procedures. Cardmembers enjoy exclusive benefits, a generous credit line and a rewards program.

No Personal Guarantee Needed

Credit approval is based on your Organization, not your personal assets.

Rewards Program

Earn one point per dollar spent on eligible net purchases[†] and redeem for flights with no blackout dates, 1% cash back[†], gift cards or merchandise with no earnings caps! Rewards points from all company cards are pooled into one central account.



CASH BACK
unlimited 1%



TRAVEL
no blackout dates



MERCHANDISE
electronics, decor,
gifts and more



GIFT CARDS
leading restaurants,
retailers and more

questions you may have during normal business hours. For additional inquiries, Cardmember Service, based in the U.S., is available 24 hours a day, seven days a week.

Consolidated Company Statements

Companies will receive central billing in one statement each month showing all charges at a single glance. Charges are grouped by cardmember.

Free Online Reporting

Our free, comprehensive online management reporting tool can track spending on a monthly, quarterly, annual or YTD basis. You can view your spending by category. Your reports can be customized and your data displays in a clean, easy-to-read format that can be downloaded to a PDF.

Dedicated Account Manager

A dedicated Business Account Representative is your single point of contact to assist with account changes or additions, or to answer any

Apply Today!

We may change fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

[†] See footnote after Rewards Program Rules on page 7.

[‡] See Rewards Program Rules on page 7.

EVERYTHING LISTED BELOW MUST BE INCLUDED IN THE FAX.**REQUIRED** ENTIRELY COMPLETED Application Pages 4, 5 and 6.**APPLICATION****1. Product Selection**

- ☐ Ensure product is selected (Rewards or No Rewards).

2. Organization Information

- ☐ Ensure all fields have been completed.

Note: Any missing information could delay the processing of your application.

3. Authorized Officer Information

- ☐ Ensure all fields have been completed.
☐ Ensure AO has signed in both areas on page 6.

Note: Any missing information could delay the processing of your application.

4. Corporate Certificate of Authority

- ☐ Ensure this section is signed by the Authorized Officer or your Organization (President, SVP, VP, CEO, CFO, etc.).
☐ Ensure this section is also signed by the Secretary or Assistant Secretary of your Organization (if required by your Organization).

DOCUMENTATION AND REQUIREMENTS

- **Minimum \$5 million** in annual net sales, for two consecutive years, required
- **Legal Identity Documentation** (Organization must be a Corporation, LLC, LLP or LP): Company name on the Application must match the Legal Company name on the Identity Document and Financial Documentation (e.g. Reviewed/Compiled/Audited Statements, or Business Tax Returns).

REQUIRED**Include one of the following documents:**

- ☐ Corporation – Articles of Incorporation
☐ LLC – Articles of Organization or LLC Agreement
☐ LLP – Certificate of LLP or LLP Agreement
☐ LP – Certificate of LP or LP Agreement

- **Financial Documentation:**

REQUIRED**Two most recent full years of audited statements**

OR

If audited statements are not available, two most recent full years of one of the following will be required (in order of preference):

- ☐ Reviewed Statements, OR
☐ Compiled Statements, OR
☐ Company's Tax Returns (3rd party prepared)

- If most recent full-year financial statements or Company's tax returns are more than 4 months old, include interim financial statements.

Missing or incomplete information or documentation could delay the processing of your application and require additional calls.

FOR INTERNAL USE ONLY**REQUIRED** 1. **MUST BE COMPLETED** by the Financial Institution.

Legal Company Name:		
Employee Receiving Credit – Elan Location Code (not branch or ID number)	Employee Receiving Credit – Officer ID (eight characters max, alpha or numeric)	Employee Receiving Credit – Branch ID (your Branch number, nine characters max, alpha or numeric)
Employee Receiving Credit – First Name	Employee Receiving Credit – Last Name	Employee Receiving Credit – Phone Number
Employee Receiving Credit – Email Address		

REQUIRED 2. Enter **Elan Location Code** on the top of Application, Pages 4, 5 and 6.**REQUIRED** 3. Include **ALL REQUIRED** Documentation listed on page 2 and the **COMPLETED** Application Pages 4, 5 and 6 with this Fax Cover Letter.**FAX TO: 866.509.6772**

Number of Pages (including Cover Sheet): _____

FROM: _____ Phone Number: _____

Email Address: _____

Financial Institution Name: **Shelby State Bank**

VISA® COMPANY CARD APPLICATION

SSB | Shelby State Bank

Elan Location Code (Required):

ATTENTION

APPLICATION MUST BE COMPLETED AND ALL SECTIONS MUST BE SIGNED

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CARD OPTIONS
CHOOSE ONE

- ☐ Visa Business Company Card with Rewards CORV SC 07593 PC 4057 KP:B
- ☐ Visa Business Company Card (No Rewards) CORV SC 07594 PC 4055 KP:B

Note: If no selection is made or both products are selected, we will process your application for a Visa Business Company Card (No Rewards).
SEE SUMMARY OF ACCOUNT TERMS ON PAGE 7 FOR FEES AND OTHER COST INFORMATION.

BUSINESS INFORMATION	Company Name to Appear on Card (maximum of 21 characters)				Tax ID Number	
	Legal Company Name					
	Street Address (No PO Boxes Allowed, U.S. Addresses Only)			Suite/Unit #	City	
	State	ZIP	# of Years at Address	Company Website Address (if applicable)		
	Doing Business As (DBA) Name			Doing Business As (DBA) Street Address (No PO Boxes Allowed, U.S. Addresses Only)		
	City			State	ZIP	
	Mailing Address (if different from above)			City	State	ZIP
	Year Company Established		Company Phone Number		Company Fax Number	
	Annual Net Sales: \$			Total Company Anticipated Monthly Credit Card Spend: \$		

BUSINESS STRUCTURE AND CASH ACCESS	Legal Structure: <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> LP <input type="checkbox"/> LLP		Nature of Business (describe your business in 5 words or less)			
	Expected Monthly Cash Transactions (Provide the average of all expected monthly cash transactions that you may make on this card account. Cash transactions include any cash advances or cash equivalent transactions such as purchasing traveler's checks. If none, write \$0.) \$			Expected Monthly International Transactions (Provide the average of all expected monthly international transactions that you may make on this card account, including credit card purchases originating from or going to another country. If none, write \$0.) \$		
	Does the Business offer check cashing services, issue traveler's checks or money orders, provide money transmission services or foreign exchange services, or offer prepaid cards? <input type="checkbox"/> Yes <input type="checkbox"/> No					
	Do you operate a non-bank privately owned ATM on site? <input type="checkbox"/> Yes <input type="checkbox"/> No					
	Type of Industry: <input type="checkbox"/> Agriculture, Forestry, Fishing <input type="checkbox"/> Construction <input type="checkbox"/> Finance, Insurance, Real Estate <input type="checkbox"/> Manufacturing <input type="checkbox"/> Mining <input type="checkbox"/> Public Administration <input type="checkbox"/> Retail Trade <input type="checkbox"/> Services <input type="checkbox"/> Transportation <input type="checkbox"/> Other:					
	Industry Sub Group (e.g. Women's Clothing if Retail Trade selected above)			NAICS Code: 6-digit Business Classification Code (See www.naics.com/search to locate code)		
	Cash access enabled on any company cards? <input type="checkbox"/> Yes <input type="checkbox"/> No					

BUSINESS ACCOUNT RELATIONSHIP	Enter your total assets and length of relationship with this Financial Institution.	
	Combined Checking, Savings and Money Market Accounts \$	Combined Investment and Retirement Accounts \$
	Please provide the length of time, in years, that you have had a financial relationship with this institution (if applicable):	

BUSINESS LOCATIONS	Country of Formation: <input type="checkbox"/> USA <input type="checkbox"/> Other (please specify):	Can the business entity issue bearer shares? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Country of Primary Business Operations: <input type="checkbox"/> USA <input type="checkbox"/> Other (please specify):	

VISA® COMPANY CARD APPLICATION

SSB | Shelby State Bank

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AUTHORIZED OFFICER INFORMATION	The Authorized Officer must be authorized by the Company to execute binding agreements on the Company's behalf and is required to be a cardmember. Upon approval, the Authorized Officer will automatically be issued a Company Card.			
	Authorized Officer Name (First, Middle, Last)		Suffix	Authorized Officer's Company Title: <input type="checkbox"/> President <input type="checkbox"/> Owner/Proprietor <input type="checkbox"/> Vice President <input type="checkbox"/> Treasurer <input type="checkbox"/> Partner/Principal <input type="checkbox"/> CEO <input type="checkbox"/> COO <input type="checkbox"/> CFO <input type="checkbox"/> General Manager <input type="checkbox"/> Managing Member
	Home Street Address (No PO Boxes Allowed, U.S. Addresses Only)			Suite/Unit #
	City	State	ZIP	Social Security Number
	Primary Phone Number	Organization Phone Number	Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth				

BENEFICIAL OWNER INFORMATION	Intermediary Beneficial Owners			
	In an effort to understand your ownership structure, do any companies, trusts, partnerships or non-individuals own 25% or more of your business? <input type="checkbox"/> Yes <input type="checkbox"/> No			
	Individual Beneficial Owners			
	Please provide the following information for additional individual owners of the business who own 25% or more of the business. Do not include yourself. The Beneficial Owners named here will not be used to determine creditworthiness for approving this application, nor will they share liability for the account. Government agencies and non-profit organizations are not required to complete this section.			
	Name (First, Middle, Last)			Suffix
	Home Street Address (No PO Boxes Allowed, U.S. Addresses Only)			Suite/Unit #
	City, State, ZIP	Date of Birth	Social Security Number	% of Ownership
	<input type="checkbox"/> Check here if you would like this Beneficial Owner to receive a Company Card upon approval of this application.			
	If above checked for card, please answer the following:		Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Name (First, Middle, Last)			Suffix
	Home Street Address (No PO Boxes Allowed, U.S. Addresses Only)			Suite/Unit #
	City, State, ZIP	Date of Birth	Social Security Number	% of Ownership
	<input type="checkbox"/> Check here if you would like this Beneficial Owner to receive a Company Card upon approval of this application.			
	If above checked for card, please answer the following:		Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Name (First, Middle, Last)			Suffix
	Home Street Address (No PO Boxes Allowed, U.S. Addresses Only)			Suite/Unit #
	City, State, ZIP	Date of Birth	Social Security Number	% of Ownership
	<input type="checkbox"/> Check here if you would like this Beneficial Owner to receive a Company Card upon approval of this application.			
	If above checked for card, please answer the following:		Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Name (First, Middle, Last)			Suffix
Home Street Address (No PO Boxes Allowed, U.S. Addresses Only)			Suite/Unit #	
City, State, ZIP	Date of Birth	Social Security Number	% of Ownership	
<input type="checkbox"/> Check here if you would like this Beneficial Owner to receive a Company Card upon approval of this application.				
If above checked for card, please answer the following:		Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No	

VISA® COMPANY CARD APPLICATION**SSB | Shelby State Bank**

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IMPORTANT TERMS AND APPLICANT AGREEMENT

The Authorized Officer (the "Applicant") signing this application is applying, on behalf of Company, for a Visa Signature Business Company Card with Rewards or a Visa Company Card Account ("Account") issued by Elan Financial Services ("we," "us" or "our"). If the Company is approved for an Account, the Applicant requests and directs us to open an Account and to issue Visa Signature Business Company Cards with Rewards or Visa Company Cards ("Card," "Cards") to the Applicant and to any individual employee applicants ("Employee Applicants") of the Company as designated by the Applicant on this application or its addendum, or by any process agreed to by us and the Company. The Applicant certifies that (i) the execution, delivery and performance of this application has been authorized by all necessary corporate action by the Company, evidence of which action will be provided upon request; and (ii) the Applicant is authorized to bind the Company to the terms of this application and the Applicant Agreement, as further evidenced in a duly executed Corporate Certificate of Authority. At the time the Account is opened, the Applicant and each Employee Applicant will be issued a Card and a Cardmember Agreement governing individual use of the Account and Cards. Use of the Card or the Account will signify acceptance of the terms of the Cardmember Agreement, which may be amended from time to time. We reserve the right to consider the Company for a lower spending limit if one was requested. As long as the Account is open, we may obtain credit reports about the Company from time to time. The Applicant understands and agrees that the Company is solely liable for all charges made to the Account, including all Cards designated by the Company. The Applicant understands and agrees that we may increase or decrease the spending limit assigned to the Account and/or the Cards within the Account or close the Account at any time based on our credit guidelines, credit report information, Account history, or the financial circumstances of the Company. By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications – including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system – from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider. All applicants must be at least 18 years old and agree that Accounts and Cards will be used primarily for business purposes, and not personal, family, or household purposes. You further agree that in order to open and administer the Account that may be established as a result of this application that we and the correspondent financial institution that solicited this application may share certain information about you and your ongoing Account activity. Information from this application may be shared with our affiliates. Cash access is subject to credit approval. You certify that to the best of your knowledge, the information provided about yourself, the name and address provided for the legal entity customer, and the information provided about the beneficial owner(s) and/or the individual with control over the legal entity customer is complete and correct.

SIGNATURE

By signing below, you certify that you read and understood the Important Terms and Applicant Agreement and you agree to the terms of this application.

Signature of Authorized Officer

Date

CORPORATE CERTIFICATE OF AUTHORITY

Authorized Officer signing this section must be the same person listed in the section above.

The Undersigned certifies that

_____ (Name), _____ (Title), ("Authorized Officer")
is authorized by Company to enter into and execute this Visa Company Card Application on behalf of Company, thereafter binding the Company to the terms of the Visa Company Card Applicant Agreement, and further, that the signature appearing below is his/her genuine signature.

Signature of Authorized Officer

Signed this

_____ day of _____ (month), _____ (year)

Signature of Secretary or Assistant Secretary (if required by your Company)

Printed Name of Secretary or Assistant Secretary

Legal Name of Company (Legal Company name must match the Legal Company name on the Identity Document)

INDIVIDUAL EMPLOYEE INFORMATION

Complete if you would like to allow other users on this account. (Photocopy the application for additional employees.) The Individual Employee information will not be used to determine creditworthiness for approving this application, nor will they share liability for the account.

Name of Employee (First, Middle, Last)	Suffix	Date of Birth	Social Security Number
Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Name of Employee (First, Middle, Last)	Suffix	Date of Birth	Social Security Number
Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Name of Employee (First, Middle, Last)	Suffix	Date of Birth	Social Security Number
Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Name of Employee (First, Middle, Last)	Suffix	Date of Birth	Social Security Number
Anticipated Monthly Spend \$	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No		

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help to government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for 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.

Summary of Visa Account Terms

Payment Information	Business Company Card with Rewards	Business Company Card (No Rewards)
All charges made on this Business Company Card are due and payable by the Payment Due Date shown on your periodic statement.		
Fees		
Annual Fees	\$99.00 (Authorized Officer) None (Authorized Employees)	None
Transaction Fees <ul style="list-style-type: none"> Convenience Check Cash Advance¹ Cash Advance Cash Equivalent Advance Overdraft Protection² Foreign Transaction 	Either 4% of the amount of each advance or \$10 minimum, whichever is greater Either 4% of the amount of each advance or \$10 minimum, whichever is greater Either 4% of the amount of each advance or \$20 minimum, whichever is greater Either 4% of the amount of each advance or \$10 minimum, whichever is greater None	2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars 3% of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment Overlimit 	Either 3% of the amount of the outstanding balance or \$39 minimum, whichever is greater \$35 None	\$35
<p>Contact for Updates: The information about the costs of the card described in this application is accurate as of March 22, 2019. This information may have changed after that date. To find out what may have changed, call us at 866.552.8855 (we accept relay calls) or write us at PO Box 6353, Fargo, ND 58125-6353.</p> <p>¹ Not all products receive Convenience Checks. ² Not all products/financial institutions offer Overdraft Protection.</p> <p>Notice to Ohio Residents: The Ohio laws against discrimination require that all 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 compliance with the law.</p> <p>Rewards Program Rules: Rewards are earned on eligible Net Purchases. Net Purchases are purchases minus credit and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks. Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, refer to your Cardmember Agreement for additional information. From the date you open your Account until your Account is closed, you will receive one reward point for each dollar of Net Purchases charged to a Visa Signature Business Company Card Account during each statement period. Reward points will not be awarded to a cardmember for net purchases during a statement period if the cardmember's Account is not open and current (not past due or overlimit) on the statement closing date. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, Program misuse, failure to pay, bankruptcy, or death). Reward points will be earned and redeemed at the company level. Reward points may be redeemed for airfare (subject to the maximum ticket price and redemption schedule set forth in the Rewards Program Rules), name brand merchandise, gift certificates or Cash Back†. We cannot control how merchants choose to classify their business and reserve the right to determine which purchases qualify. Points expire three years from the end of the quarter in which they are earned. Rewards are administered by a third party. † Rewards points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your Company Card account within one or two billing cycles. The creditor and issuer of your COMMUNITY Card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.</p>		