

VISA® BUSINESS CREDIT CARD APPLICATION**SSB | Shelby State Bank**

Elan Location Code (Required):

ATTENTION**APPLICATION MUST BE COMPLETED AND ALL SECTIONS MUST BE SIGNED**

Any missing information or signatures could delay the processing of your application and require additional calls.

**CARD OPTIONS
CHOOSE ONE**

- ☐ **Visa Business Cash** USBV SC 79519 PC 4160 KP:B
- ☐ **Visa Business Real Rewards** USBV SC 07515 PC 4149 KP:B
- ☐ **Visa Business Rewards PLUS** USBV SC 39616 PC 4156 KP:B
- ☐ **Visa Business Platinum (Non Rewards)** USBV SC 39563 PC 4164 KP:B

Note: If no selection is made or both products are selected, we will process your application for a Visa Business Real Rewards Card.

SEE SUMMARY OF ACCOUNT TERMS ON PAGE 5 FOR RATES, FEES AND OTHER COST INFORMATION.**BUSINESS INFORMATION**

Name of Business				
Business Name to Appear on Card(s) (21 characters maximum)			Business Tax ID Number	
Business Street Address (No PO Boxes Allowed, U.S. Addresses Only)				Suite/Unit #
City	State	ZIP	# of Years at Address	Year Business Started
Doing Business As (DBA) Name		Doing Business As (DBA) Street Address (No PO Boxes Allowed, U.S. Addresses Only)		
City	State	ZIP	Business Phone Number	
Mailing Address (if different from above)		City	State	ZIP

**BUSINESS FINANCIAL INFORMATION,
STRUCTURE AND CASH ACCESS**

Gross Annual Sales: \$	Legal Structure: <input type="checkbox"/> Association <input type="checkbox"/> Corporation <input type="checkbox"/> Government <input type="checkbox"/> LLC <input type="checkbox"/> Municipality <input type="checkbox"/> Non-Profit <input type="checkbox"/> Organization <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Trust				
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 Business Owner Card? <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):	

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BUSINESS OWNER INFORMATION

Business Owner Type (check one):

☐ President
 ☐ Owner/Proprietor
 ☐ Vice President
 ☐ Treasurer
 ☐ Partner/Principal
 ☐ CEO
 ☐ COO
 ☐ CFO
 ☐ General Manager
 ☐ Managing Member

Name of Business Owner (First, Middle, Last)

Suffix

Email Address¹¹ By providing your email address, you will receive promotions and special offers.

Home Street Address (No PO Boxes Allowed, U.S. Addresses Only)

Suite/Unit #

City

State

ZIP

Date of Birth

Social Security Number

Primary Phone Number

% of Ownership

Annual Income²² Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

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?

☐ Yes☐ 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

☐ 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?

☐ Yes☐ 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

☐ 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?

☐ Yes☐ 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

☐ 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?

☐ Yes☐ 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

☐ 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?

☐ Yes☐ No

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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			
	Name of Employee (First, Middle, Last)		Suffix	Date of Birth	Social Security Number

IMPORTANT TERMS AND APPLICANT AGREEMENT	<p>Business Owner authorizes Elan Financial Services ("we," "us" or "our") to obtain a consumer credit report and a business credit report for use in assessing his/her personal creditworthiness in connection with an Application by Business, of which Business Owner is an employee, principal, owner, partner, officer or guarantor, for a Visa Business Cash, Visa Business Real Rewards, Business Rewards PLUS or Business Platinum Card. We need such consumer reports because Business Owner may have a direct, contingent, present or future liability to us for the Business's obligation in connection with the Account. All applicants agree that, as long as the Account is open, we may obtain credit reports about the applicants from time to time. We reserve the right to consider the applicant for a lower line of credit if one was requested. This Application must be signed by a Business Owner with authority to bind the Business to the terms of this Applicant Agreement. The Business Owner certifies that the execution, delivery and performance of this Application has been authorized by all necessary corporate action by the Business, and will provide evidence of such action upon request. If the Business is approved for the Visa Business Cash, Visa Business Real Rewards, Business Rewards PLUS or Business Platinum Card, the Business Owner requests and directs us to open a Visa Business Cash, Visa Business Real Rewards, Business Rewards PLUS or Business Platinum Card ("Cards") to any individual Employees of the Business, including the Business Owner, designated by the Business Owner on this Application or its addendum, or by any process agreed to by us and the Business. The Business Owner and the Business shall be jointly and severally liable for all charges on the account. Each applicant understands and agrees that we may increase or decrease the APR or credit limit assigned on 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 Cardmember. At the time the Account is opened, individual Employees, including the Business Owner, will be issued Cards and a Visa Business Cash, Business Real Rewards, Business Rewards PLUS or Business Platinum Card Cardmember Agreement governing individual use of the Account. 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 receive 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. 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. All applicants must be at least 18 years old and agree that Accounts will be used primarily for business purposes, and not personal, family or household purposes. You agree that, in order to open and administer the Account that may be established as a result of this Application, 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.</p>
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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 Business Owner	Date

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Elan Location Code (Required):

FOR INTERNAL USE ONLY**REQUIRED** To be completed by the Financial Institution:

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		

MAILING INSTRUCTIONS

APPLICANT: If you are unable to complete this application with the Representative, please place the completed application (pages 1, 2 and 3) in an envelope and mail it to the address below.

FINANCIAL INSTITUTION EMPLOYEE: Please fill in the branch address below.

Financial Institution Branch Name	Attention	
Mailing Address		
City	State	ZIP

OR FAX TO: 866.509.6771

REMINDER – Under 21 applicants are required to submit a written application to be completed and signed by the applicant.

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			
Interest Rates and Interest Charges	Visa Business Real Rewards & Business Cash	Visa Business Rewards PLUS	Visa Business Platinum
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 6 billing cycles. After that, your APR will be 16.24% - 25.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	16.24% - 25.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for 15 billing cycles. After that, your APR will be 14.24% - 23.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for 6 billing cycles. After that, your APR will be 16.24%-25.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	16.24% - 25.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for 15 billing cycles. After that, your APR will be 14.24%-23.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	26.24% This APR will vary with the market based on the Prime Rate.		
Penalty APR and When It Applies	29.49% This APR will vary with the market and is based on the Prime Rate, P+23.99%, minimum APR 28.99%. This APR may be applied to your account if you: 1) Make payments 5 calendar days late twice or 30 calendar days late once; or 2) Make a payment that is returned; or 3) If you exceed your Credit Limit 2 times in 12 consecutive months How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make 6 consecutive minimum payments when due and do not exceed your Credit Limit during that time period.		
How to Avoid Paying Interest on Purchases	Your due date is 24-30 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.		
Fees			
Annual Fees	None	\$0 introductory annual fee for the first year. After that, \$99. (Business Account Owner) None (Authorized Employees)	None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer• Convenience Check Cash Advance• Cash Advance• Cash Equivalent Advance• Overdraft Protection†• Foreign Transaction	Either 3% of the amount of each transfer or \$5 minimum, whichever is greater Either 3% of the amount of each advance or \$5 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 \$10 per occurrence	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		
<p>How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."</p> <p>Contact For Updates: The information about the costs of the card described in this application is accurate as of January 1, 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>Loss of Introductory APR: We may end your introductory APR and apply the standard APR or Penalty APR if you make a late payment, make a payment that is returned, or your account exceeds its Credit Limit.</p> <p>Right to Change Terms: We may change APRs, 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.</p> <p>How We Apply Your Payments: We apply your payments to balances with lower APRs, including promotional APRs, before balances with higher APRs.</p> <p>† Not all products/financial institutions offer overdraft protection.</p> <p>How Variable Interest Rates Are Determined: After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. If you are granted an Account, the following rates on the Account are variable: Non-Introductory Purchase Rate; Non-Introductory Balance Transfer Rate; Cash Advance Rate. More information is available in the Cardmember Agreement.</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 this 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. 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). First Use Bonus Points are awarded only after Authorized Officer purchases. Points will be earned and redeemed at the company level unless requested to earn at the individual level after Account booking. The number of Points that may accumulate in any monthly billing cycle for your Account is unlimited. Points expire five years from the end of the quarter in which they are earned. The Elan Rewards Program is subject to change. Rewards are administered by a third party. For the Visa Business Real Rewards Card, from the date you open your Account until your Account is closed, you will receive 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases charged to your Visa Real Rewards Account (equal to 1.5% cash back) during each billing cycle that the Account is open and current (not past due or overlimit) on the closing date for the billing cycle. You may earn additional Points for purchases at merchants that are classified as: airlines, cellular phone services or hotels (each, a "Category"). You will earn an additional 1.5 Reward Points (for a total of 3 Reward Points) for each dollar of Net Purchases in the one Category that has the highest total Net Purchases charged to your Account (the "Highest Category") after eligible net purchases totaling \$2,000 or more are made to your account within three months from account opening. Please allow 6-8 weeks after you have met the spend requirement for your bonus points to be credited to your account. Visa Business Real Rewards Card and Visa Business Rewards PLUS Card Cardmembers can redeem points for round-trip airfare in addition to Cash Back (applied 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 credit card account within one to two billing cycles). Gift Certificates, Name Brand Merchandise Rewards and more. Visa Business Cash Card Cardmembers can only redeem points for Cash Back. The creditor and issuer of these credit cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.</p>			

past due or overlimit) on the closing date for the billing cycle. Monthly net purchase points will be applied each billing cycle. First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. For the **Visa Business Cash Card**, Cash Back rewards are tracked as points and each 1 point earned is equal to \$0.01 in Cash Back rewards. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. From the date you open your Account until your Account is closed, you will receive 1 Reward Point ("Point") for each dollar of eligible Net Purchases charged to your Account during each billing cycle that the Account is open and current (not past due or overlimit) on the closing date for the billing cycle. You will also earn 2 additional Points (for a total of 3 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in the merchant category code as office supply stores or cellular phone, land line, Internet and cable TV services. Office furniture stores, direct marketing services and printing services may not qualify as office supply stores. In addition, you will earn 1 additional Point (for a total of 2 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in any of the following merchant category codes: automated fuel dispensers and service stations or restaurants. The number of additional Points earned on office supply purchases, cellular phone, land line, Internet and cable TV services, automated fuel dispensers, and service stations or restaurants is unlimited. First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. For the **Visa Business Rewards PLUS Card**, from the date you open your Account until your Account is closed, you will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases charged to your Account (equal to 1.5% cash back) during each billing cycle that the Account is open and current (not past due or overlimit) on the closing date for the billing cycle. You may earn additional Points for purchases at merchants that are classified as: airlines, cellular phone services or hotels (each, a "Category"). You will earn an additional 1.5 Reward Points (for a total of 3 Reward Points) for each dollar of Net Purchases in the one Category that has the highest total Net Purchases charged to your Account (the "Highest Category") after eligible net purchases totaling \$2,000 or more are made to your account within three months from account opening. Please allow 6-8 weeks after you have met the spend requirement for your bonus points to be credited to your account. **Visa Business Real Rewards Card** and **Visa Business Rewards PLUS Card** Cardmembers can redeem points for round-trip airfare in addition to Cash Back (applied 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 credit card account within one to two billing cycles), Gift Certificates, Name Brand Merchandise Rewards and more. **Visa Business Cash Card** Cardmembers can only redeem points for Cash Back. The creditor and issuer of these credit cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.