

VISA® BUSINESS CREDIT CARD APPLICATION

1) **VISA BUSINESS BONUS REWARDS.** You are applying for a Visa Business Bonus Rewards Card.

–Rewards can be redeemed for statement credit, gift cards and more!

Visit www.scorecardrewards.com for details



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PAGE 4 CONTAINS IMPORTANT INFORMATION REGARDING ACCOUNT TERMS, RATES, FEES AND OTHER COSTS.

2) TELL US ABOUT YOUR BUSINESS BUSINESS INFORMATION

Business Name

Business Tax ID Number

Business Name to Appear on Card(s) (21 Characters Maximum)

Desired Business Limit

Street Address (Required)

City

State

Zip

Business Phone Number

 () -

of Years at this Location (Yrs/Mos)

 /

Year Business Started

Number of Employees

Horicon Bank requests two years of financial statements from the Business. The financial statements for the Business should accompany the application. If financial statements have already been provided to the bank within the last 2 years, please check the following box.

Annual Net Sales:

\$0-\$100,000

\$100,001-\$500,000

\$500,001-\$1,000,000

\$1,000,001-\$5,000,000

\$5,000,001-\$10,000,000

>\$10,000,000

Legal Structure:

Sole Proprietorship

Partnership

LLC

Corporation

Nonprofit

Government

Industry Type:

Agriculture, Forestry, Fishing

Construction

Finance, Insurance & Real Estate

Manufacturing

Mining

Public Administration

Retail Trade

Services

Transportation

Other

Please check your business financial relations with Horicon Bank:

Checking \$

Savings/Money Market \$

CD/Investment \$

Business Loans None

Please provide the length of time, in years, that you have had a financial relationship with Horicon Bank (if applicable): Years

Country of Legal Formation:

USA

Other

YOU MUST COMPLETE PAGE 2 OF APPLICATION. SEE PAGE 3 FOR APPLICATION TERMS.

3) Tell US ABOUT YOURSELF BUSINESS OWNER/APPLICANT INFORMATION

Business Owner Title (Check One):

President/Chairman
 Owner/Proprietor
 Vice President
 Treasurer
 Partner
 Other

Name of Business Owner (First, Middle, Last)

Suffix

E-mail Address (Optional –By providing your email address, you agree to receive promotions and special offers.)

Home Street Address (Required –No P.O. Boxes Allowed)

City

State

Zip

Date of Birth

/ /

Personal Social Security Number

Primary Phone Number

Mobile Phone Number

- -
 () -
 () -

Annual Income

\$ Alimony, child support or separate maintenance payments do not need to be revealed if you do not wish to have them considered as a basis for repaying the obligation.

Cash Access on Business Owner Card? Yes No Desired Card Limit ¹:

Please check your personal financial relations with Horicon Bank:

Checking \$
 Savings/Money Market \$
 CD/Investment \$
 Mortgage/Personal Loans None

4) INDIVIDUAL EMPLOYEE INFORMATION (Copy the application for additional employees.)

Name of Employee (First, Middle, Last) Suffix Date of Birth Soc. Sec. #
 / / - -

Desired Credit Limit: \$ Cash Access? Yes No Desired Cash Limit: \$
 Primary Phone: _____
 Business Phone: _____

Name of Employee (First, Middle, Last) Suffix Date of Birth Soc. Sec. #
 / / - -

Desired Credit Limit: \$ Cash Access? Yes No Desired Cash Limit: \$
 Primary Phone: _____
 Business Phone: _____

Name of Employee (First, Middle, Last) Suffix Date of Birth Soc. Sec. #
 / / - -

Desired Credit Limit: \$ Cash Access? Yes No Desired Cash Limit: \$
 Primary Phone: _____
 Business Phone: _____

Name of Employee (First, Middle, Last) Suffix Date of Birth Soc. Sec. #
 / / - -

Desired Credit Limit: \$ Cash Access? Yes No Desired Cash Limit: \$
 Primary Phone: _____
 Business Phone: _____

By signing below, you certify that you read and understood the Important Terms and Application Agreement on Page 3 and you agree to the terms of this application.

SIGN HERE X _____ / _____ / _____

Signature of Business Owner / Applicant Date

PLEASE SEE PAGE 3 FOR APPLICATION AGREEMENT AND MAILING INSTRUCTIONS.

¹ Please note that, as used herein, "Desired Credit Limit" refers to a credit limit request by the Business, and is in no way binding upon Horicon Bank.

IMPORTANT TERMS AND APPLICATION AGREEMENT Please read carefully before signing.

Business Owner/Applicant ("Owner") authorizes Horicon Bank ("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 Owner is an employee, principal, owner, partner, officer or guarantor, for a Business Bonus Rewards Card. We need such consumer reports because 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 an Owner with authority to bind the Business to the terms of this Application Agreement. The 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 Business Bonus Rewards Card, the Owner requests and directs us to open an account for a Business Bonus Rewards Card ("Account") and to issue Business Bonus Rewards Cards ("Cards") to any individual Employees of the Business, including the Owner, designated by the Owner on this Application or its addendum, or by any process agreed to by us and the Business. The 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 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 Cardmember. At the time the Account is opened, individual Employees, including the Owner, will be issued Cards and a Cardmember Agreement governing use of the Account and Cards. 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. 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 any 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.

INTERNAL USE ONLY (to be completed by Horicon Bank):

Branch: _____

Referring Employee (First and last name): _____

Approving Officer/Business Banker Name: _____

Officer/Employee Phone Number: _____

Officer Approval Comments: _____

Credit Approved Yes No Amount: _____ Date: _____

Approving Officer Initials: _____



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MAILING INSTRUCTIONS:

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

HORICON BANK EMPLOYEE: Please forward to the branch address below.

Horicon Bank
Attn: Credit Department
PO Box 557
Beaver Dam, WI 53916

OR FAX TO: 920-887-5607

PLEASE NOTE—Applicants under the age of 21 are required to submit a written application to be completed and signed by the applicant.

THE APPLICANT MAY RETAIN THIS PAGE FOR THEIR RECORDS.

IMPORTANT INFORMATION ABOUT ACCOUNT-OPENING PROCEDURES: To help the 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 you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

Summary of Visa Account Terms –Rates and Fees Disclosure

Interest Rates and Interest Charges	Business Bonus Rewards Card
Annual Percentage Rate (APR) for Purchases	14.24% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.24% after the promotional period. This APR will vary with the market based on the Prime Rate. 0% Introductory APR on balance transfers made within 6 months of opening your account for 13 billing cycles from the date of the first transfer.
APR for Cash Advances	19.24% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is 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	None
Fees	
Annual Fees	None
Transaction Fees Balance Transfer Cash Advance Convenience Check Cash Advance ¹	Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$5 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$150). Either \$5 or 3% of the amount of each advance, whichever is greater.
Penalty Fees Late Payment Returned Payment Overlimit	Up to \$35 Up to \$30 None
Card Fees Additional Card Expedited mailing of Card	\$10 each (if applicable) \$45 per mailing

¹ Not all products receive Convenience Checks.

How We Will Calculate Your Balance: We use a method called "average daily balance". See your Cardmember Agreement for further information regarding how we calculate your balance.

Loss of Introductory APR: We may end your introductory APR and apply the standard APR if you make a late payment, make a payment that is returned, or your account exceeds its Credit Limit.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the **5.25%** Prime Rate as of October 10, 2018.

Purchase APR: For Purchase transactions, we add a Margin of **8.99%** to the Prime Rate of 5.25. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **27.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.18667%** and no greater than **2.3325%**.

Balance Transfer APR: For Balance Transfer transactions, we add a Margin of **8.99%** to the Prime Rate of 5.25. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **27.99%**. The monthly periodic rate of FINANCE CHARGES will be no less than **1.18667%** and no greater than **2.3325%**.

Cash APR: For Cash transactions, we add a Margin of **13.99%** to the Prime Rate of 5.25. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **32.99%**. The monthly periodic rate of FINANCE CHARGES will be no less than **1.60333%** and no greater than **2.74917%**.

Contact For Updates: The information about the costs of the card described in this application is accurate as of October 10, 2018. This information may have changed after that date. To find out what may have changed, call us at 920-485-7311 or write us at Horicon Bank, 326 E. Lake Street, P.O. Box 144, Horicon, Wisconsin 53032.

Right to Change Terms: We may change APRs, fees and other Account terms in the future based on your experience with Horicon Bank and its affiliates as provided under the Cardmember Agreement and applicable law.

How We Apply Your Payments: We apply your minimum payment to balances with lower APRs first, including promotional APRs.

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.

Rewards Program Rules: Bonus Rewards - Bonus Rewards cardmembers ("You" or "Your") earn one (1) Bonus Point ("Point(s)") in the rewards program ("Program") for every \$1 dollar of a qualifying credit card purchase. A qualifying purchase shall mean: (i) a transaction that is charged to an eligible credit card account covered by the Program, and (ii) a transaction that appears on Your statement during the Program period. Points are deducted for returns. No Points are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals or insurance charges posted to Your Account. Certain restrictions apply and the Program may be amended from time to time. Contact Horicon Bank for full details on the Program and to find out what may have changed. Rewards are administered by a third party. Rewards can be redeemed for statement credit, gift cards, and other items. Rewards Program Rules and frequently asked questions are available to cardholders by logging into <https://www.scorecardrewards.com>. The creditor and issuer of these credit cards is Horicon Bank, pursuant to a license from Visa U.S.A. Inc. 33933621v4