

THE FIRST NATIONAL BANK IN TREMONT BUSINESS CREDIT CARD APPLICATION												
BUSINESS INFORMATION					CREDIT LINE REQUESTED \$							
NAME OF BUSINESS				TAX ID	GROSS ANNUAL INCOME \$							
PHYSICAL ADDRESS				PHONE	YEARS IN BUSINESS							
MAILING ADDRESS (IF DIFFERENT)					NUMBER OF EMPLOYEES							
ORGANIZATION	SOLE PROPRIETORSHIP	PARTNERSHIP	LIMITED LIABILITY CO	CORPORATION	NON-PROFIT							
<b>GUARANTOR</b> (ALL OWNERS OF 20% OR MORE OF THE BUSINESS ARE GENERALLY REQUIRED TO PERSONALLY GUARANTEE CREDIT CARD ACCOUNTS. (ATTACH ADDITIONAL FORM IF NECESSARY))												
NAME OF GUARANTOR				SOCIAL SECURITY NUMBER	DATE OF BIRTH							
ADDRESS				ANNUAL INCOME	% OWNERSHIP							
COMPANY TITLE				DO YOU WANT A CARD?	REQUESTED LIMIT*							
NAME OF GUARANTOR				SOCIAL SECURITY NUMBER	DATE OF BIRTH							
ADDRESS				ANNUAL INCOME	% OWNERSHIP							
COMPANY TITLE				DO YOU WANT A CARD?	REQUESTED LIMIT*							
<b>AUTHORIZED ADDITIONAL CARDHOLDERS</b> (INFORMATION FOR ADDITIONAL AUTHORIZED CARDHOLDERS SHOULD BE PROVIDED ON A SEPARATE SHEET)												
NAME	DATE OF BIRTH	LAST 4 SS #	CREDIT LIMIT REQUESTED*	NAME	DATE OF BIRTH	LAST 4 SS #	CREDIT LIMIT REQUESTED*					
NAME	DATE OF BIRTH	LAST 4 SS #	CREDIT LIMIT REQUESTED*	NAME	DATE OF BIRTH	LAST 4 SS #	CREDIT LIMIT REQUESTED*					
*TOTAL OF ALL REQUESTED LIMITS MAY NOT EXCEED TOTAL CREDIT LIMIT REQUESTED FOR THE BUSINESS												
<b>GUARANTOR SIGNATURES</b> (MINIMUM OF ONE GUARANTOR REQUIRED)												
For good and valuable consideration, each Guarantor hereby jointly and severally, absolutely and unconditionally guarantees and promises to pay promptly when due, by acceleration, or otherwise, the indebtedness of the Business in connection with any and all credit card accounts Business may have with The First National Bank in Tremont ("Lender") under the Notice of Terms of the First National Bank in Tremont Credit Card Agreement ("Agreement"). Indebtedness shall mean all principal, interest, fees, late charges, and collection costs and expenses incurred by Lender relating to such credit card accounts. This Guaranty shall remain in full force until the account is terminated and the indebtedness is paid in full. Guarantor hereby authorizes Lender to do any of the following from time to time, without notice or demand and without lessening Guarantor's liability under this Guaranty: (a) to extend additional credit to Business; (b) to alter, compromise, renew, extend, accelerate or otherwise change the times for payment or other terms of the indebtedness including but not limited to changing the interest rate; (c) to release, compromise, substitute, agree not to sue or deal with Business; and any other maker, guarantor, surety or endorser in any manner Lender chooses; (d) to apply payments as it deems appropriate and; (e) to sell, transfer or assign the accounts guaranteed hereby to any entity. Except as prohibited by law, Guarantor waives any right to require Lender to: (a) continue lending money or extending credit to Business; (b) make any acceptance, presentment, protest, demand, or notice of any kind, including notice of any nonpayment of the indebtedness or notice of any action or inaction on the part of the Business, Lender, any maker, surety, or endorser, or other guarantor in connection with the Indebtedness or (c) resort for payment or to proceed directly against any person, including Business, maker, surety or endorser. Guarantor waives all notices and defenses, including, but not limited to, Business' lack of authority to enter into the Agreement or unauthorized use of a credit card.												
X	SIGNATURE OF GUARANTOR			PLEASE PRINT NAME	DATE	X	SIGNATURE OF GUARANTOR	PLEASE PRINT NAME	DATE			
<b>AUTHORIZED BUSINESS SIGNATURE</b>												
By signing this application for a First National Bank in Tremont VISA Business Credit Card as indicated above to be issued by The First National Bank in Tremont ("Lender"), the Guarantor and the Business (1) request that a credit card account(s) be established in the name of the Business, (2) request that The First National Bank in Tremont credit card(s) be issued on that (those) account(s) to the individual(s), employee(s), partner(s) or officer(s) listed on this application (a "Cardholder"), (3) agree to be bound by the terms and conditions of The First National Bank in Tremont VISA Credit Card Agreement governing the use of the card(s) which will be forwarded to Business in the event this application is approved, (4) authorize the investigation, receipt and exchange of credit information and trade references on the Guarantor and Business, (5) agree to provide additional financial information on the Guarantor and Business if such is deemed necessary, (6) acknowledge that personal guarantees of the Guarantor(s) are required as part of the application process, (7) certify that the information herein is true and correct in all respects, (8) warrant the Authorized Signer has all requisite authority to sign this application on behalf of the Business, and (9) agree the Guarantor(s) shall have individual liability for all obligations on the Account(s) even if he or she receives no benefit from any use of the Account(s).												
X	SIGNATURE OF AUTHORIZED BUSINESS SIGNER			PLEASE PRINT NAME	TITLE	DATE	X	SIGNATURE OF AUTHORIZED BUSINESS SIGNER		PLEASE PRINT NAME	TITLE	DATE
( INDIVIDUAL MUST BE AUTHORIZED TO OBLIGATE THE BUSINESS)			( INDIVIDUAL MUST BE AUTHORIZED TO OBLIGATE THE BUSINESS)									
<b>FOR BANK USE ONLY</b>			EMPLOYEE	OFFICE	PROMO CODE							

Interest Rates and Interest Charges		
	CLASSIC	GOLD
Annual Percentage Rate (APR) for Purchases	<b>8.90%</b>	<b>7.90%</b>
APR for Balance Transfers	<b>8.90%</b>	<b>7.90%</b>
APR for Cash Advances	<b>8.90%</b>	<b>7.90%</b>
Penalty APR and When it Applies	<b>None</b>	
How to Avoid Paying Interest on Purchases	<b>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</b>	
Minimum Interest Charge	<b>If you are charged interest, the charge will be no less than \$.50.</b>	
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</b>	

Fees	
Annual Fee	<b>None</b>
Transaction Fees	<b>None</b>
• Balance Transfer	<b>Either \$2 or 2% of the amount of each cash advance, whichever is greater. 2% of each transaction in U.S. dollars.</b>
• Cash Advance	
• Foreign Transaction	
Penalty Fees	
• Late Payment	<b>\$15</b>
• Over-the-Credit Limit	<b>\$ 0</b>
• Returned Payment	<b>\$25</b>
Other Fees	<b>None</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

The information about the costs of the card described in this application is accurate as of September 28, 2015 when it was printed. This information may have changed after that date. To find out what may have changed, write to us at this address:

The First National Bank in Tremont  
PO Box 23, Tremont, IL 61568-0023