CAN BE EMAILED INTERNALLY ONLY

VISA® BUSINESS CREDIT CARD APPLICATION

Elan Location Code (Required): 14472

✓ PLEASE CHOOSE ONE FROM THE FOLLOWING 3 OPTIONS:

- ☐ **Visa Business Bonus Rewards** (USBV SC 07515 PC 8283)
- ☐ **Visa Business Bonus Rewards PLUS** (USBV SC 07511 PC 8282)
- ☐ **Visa Business** (USBV SC 07467 PC 0593)

Note: If no selection is made, or if more than one product is selected, we will process your application for a Visa Business Bonus Rewards Card.

SEE SUMMARY OF ACCOUNT TERMS ON THE LAST PAGE FOR RATES, FEES AND OTHER COST INFORMATION.

BUSINESS INFORMATION

Business Name

Business Tax ID

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

Business Address (Required – No P.O. Boxes Allowed)

City

State

Zip

# of Years at this Location (Yrs/Mos) /

Year Business Started

Business Phone Number ( ) –

Gross Annual Sales: ☐ $1 million or less ☐ Greater than $1 million

Type of Organization: ☐ Sole Proprietorship ☐ Partnership ☐ Nonprofit ☐ Corporation ☐ Other

Number of Employees:

Cash Access on Business Owner Card? ☐ Yes ☐ No

Industry Type: ☐ Retail ☐ Construction ☐ Finance/Real Estate ☐ Insurance ☐ Manufacturing ☐ Professional Services ☐ Other

Please check your financial relationships with this Institution:

☐ Checking $ ☐ Savings/Money Market $ ☐ CD/Investment $ ☐ Mortgage/Home Equity

☐ Auto Loans ☐ None Please provide the length of time, in years, that you have had a financial relationship with this Institution (if applicable): Years

BUSINESS OWNER/APPLICANT INFORMATION

Business Owner Type (Check One): ☐ President/Chairman ☐ Owner/Proprietor ☐ Vice President ☐ Treasurer ☐ Partner ☐ Other

Name of Business Owner (First, Middle, Last)

E-mail Address[1] (Optional)

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

City

State

Zip

Date of Birth / /

Personal Social Security Number – –

Home Phone Number ( ) –

Cell Phone Number (Optional) ( ) –

Annual Income[2]

$

[2] 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 the obligation.

[1] By providing your email address, you will receive promotions and special offers.

We are required to collect income information to determine your ability to pay, assign a credit line and expedite the approval process. Please include all forms of income such as annual salary, wages, bonuses, interest, dividends, investment income, gross rental income, retirement benefits, and social security.

INDIVIDUAL EMPLOYEE INFORMATION (Photocopy the application for additional employees.)

Name of Employee (First, Middle, Last) Date of Birth / /

Soc. Sec. # – –

Home Phone Number ( ) –

Average Monthly Spend: $

Cash Access? ☐ Yes ☐ Nov

Name of Employee (First, Middle, Last) Date of Birth / /

Soc. Sec. # – –

Home Phone Number ( ) –

Average Monthly Spend: $

Cash Access? ☐ Yes ☐ No

Name of Employee (First, Middle, Last) Date of Birth / /

Soc. Sec. # – –

Home Phone Number ( ) –

Average Monthly Spend: $

Cash Access? ☐ Yes ☐ No

Name of Employee (First, Middle, Last) Date of Birth / /

Soc. Sec. # – –

Home Phone Number ( ) –

Average Monthly Spend: $

Cash Access? ☐ Yes ☐ No

I have read this Application and agree to its terms.

SIGN HERE X

Signature of Business Owner/Applicant **Date** / /

PLEASE ALSO COMPLETE PAGE 2 OF APPLICATION.

VISA® BUSINESS CREDIT CARD APPLICATION

Elan Location Code (Required): 14472

IMPORTANT TERMS AND APPLICATION AGREEMENT

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 Business Bonus Rewards, Business Bonus Rewards PLUS or Business 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 Application 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 Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card, the Business Owner requests and directs us to open a Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card, ("Account") and to issue Business Bonus Rewards, Business Bonus Rewards PLUS or Business 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. Each individual shall be responsible for charge made on their card, in addition, 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 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 Business Owner, will be issued Cards and a Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card Visa Business Cardmember Agreement governing individual use of the Account and individual Employee liability for charges to the Account. By providing a telephone number for a cellular phone or other wireless device, you are expressly consenting to receiving communications at that number, 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. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls regardless of their purpose. These 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.

MUST COMPLETE FOR CREDIT

INTERNAL USE ONLY (to be completed by the Financial Institution):

Elan Location Code: (Not Branch or ID Number) 14472

Originating Branch ID: (Nine characters maximum - alpha or numeric) _____

Officer/Employee ID: (Eight characters maximum - alpha or numeric) _____

Officer/Employee Name: First Name _____ Last Name _____

Officer/Employee Phone Number: _____

Employee Receiving Credit: First Name _____ Last Name _____

Location Code Receiving Credit _____ Promo Code _____

MAILING INSTRUCTIONS:

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

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

Financial Institution Branch Name BankFIRST

Attention Business Solutions

Mailing Address 13207 W Colonial Dr, Suite 102

City Winter Garden State FL Zip Code 34787

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: 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

Interest Rates and Interest Charges	Business Bonus Rewards	Business Bonus Rewards PLUS	Business
Annual Percentage Rate (APR) for Purchases	**0.00%** Introductory APR for the first 6 billing cycles. After that, your APR will be **9.99% - 20.99%** 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 the first 12 billing cycles. After that, your APR will be **9.99% - 20.99%** 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 the first 6 billing cycles. After that, your APR will be **9.99% - 20.99%** 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 the first 12 billing cycles. After that, your APR will be **9.99% - 20.99%** 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	**23.99%** This APR will vary with the market based on the Prime Rate.		
Penalty APR and When It Applies	**28.99%** This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if you: 1) Make payments 5 calendar days late twice or 30 calendar days late once 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 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**	**$50.00**	**None**
Transaction Fees • 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 **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 • Late Payment • Returned Payment • Overlimit	 **$19** on balances up to $100 **$29** on balances from $100 up to $250 **$39** on balances of $250 or more **$35** **$39**		

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

Contact For Updates: The information about the costs of the card described in this application is accurate as of December, 2012. This information may have changed after that date. To find out what may have changed, call us at 1-866-552-8855 or write us at P.O. Box 6353, Fargo, ND 58125-6353.

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.

How We Apply Your Payments: We apply payments to balances with lower APRs, including introductory APRs, before balances with higher APRs.

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.

†Not all products offer overdraft protection.

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: From the date you open your Account until your Account is closed, you will receive 1 Reward Point ("Point") for each dollar of Net Purchases charged to your Bonus Rewards or Bonus Rewards PLUS Card Account during each billing cycle that the Account is open and current (that is, no Minimum Payment is past due) on the closing date for the billing cycle. During each monthly billing cycle for a Bonus Rewards Card Account you will also earn additional Points ("Bonus Points") equal to 25% of the total Points earned on Net Purchases charged to your account during that billing cycle, making a total of 1.25 points. For a Bonus Rewards PLUS Card Account you will earn additional Points equal to 50% of the total Points earned on Net Purchases charged to your account during that billing cycle, for a total of 1.50 points. For both Bonus Rewards and Bonus Rewards PLUS Accounts the number of Points that may accumulate in any monthly billing cycle for your Account is unlimited. "Net Purchases" for a statement period are determined by totaling all new Purchases charged to the Account during the billing cycle, then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments. Points will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Points will be earned and redeemed at the company level unless requested to earn at the individual level after Account booking. Cardmembers can redeem points for round-trip airfare beginning at 25,000 points in addition to Cash Back, Gift Certificates, Name Brand Merchandise Rewards and more. Points expire five years from the end of the quarter in which they are earned. Complete terms and conditions for the Rewards Program will be provided to cardmembers. Rewards are administered by a third party.

The creditor, issuer and service provider of these credit cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.