The Pueblo Bank and Trust Company Mastercard® Business Application

PLEASE CHOOSE ONE: Preferred Points Card Rewards Option: \$49 Annual Fee per Account

☐ Standard Card

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN 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 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. MARRIED WI RESIDENTS: If you are applying for an individual account or a joint account with someone other than your spouse, and your spouse also lives in Wisconsin, combine your financial information with your spouse's financial information. You understand that we may be required to notify your spouse of this account. Married Wisconsin residents must furnish their

(the applicant's) name and social security number as well as the name and address of their spouse to TIB The Independent BankersBank, N.A., at P.O. Box 569120, Dallas, TX 75356-9120. BUSINESS NAME (BORROWER) BUSINESS ADDRESS CITY STATE ZIP CODE BUSINESS PHONE TAX ID# OWNERSHIP (CHECK ONE) ■ Sole Proprietorship □ Private Corporation ■ Public Corporation Type of goods or services provided: ☐ Individual Billing ☐ Summary Billing with Sub Accounts If proprietorship, partnership or private corporation, have any of the principals ever filed for bankruptcy? \square Yes \square No Number of years current management has operated business: ☐ Please check this box if you would prefer to receive a Visa® Card. IMPORTANT! THE FOLLOWING INFORMATION MUST ACCOMPANY APPLICATION: CURRENT YEAR END FINANCIAL STATEMENTS INCLUDING BALANCE SHEET AND INCOME STATEMENT. IF APPLICANT IS A CORPORATION, INCLUDE CORPORATE RESOLUTION AND ARTICLES OF INCORPORATION, IF APPLICANT IS A PARTNERSHIP, INCLUDE PARTNERSHIP AGREEMENT. Applicant Information (Copy to make additional pages if needed) NAME TITLE CREDIT LIMIT REQUESTED SOCIAL SECURITY NUMBER DA TE OF BIRTH ADDRESS ZIP CODE SIGNATURE NAME CREDIT LIMIT REQUESTED DA TE OF BIRTH SOCIAL SECURITY NUMBER ADDRESS CITY STATE ZIP CODE **SIGNATURE** NAME CREDIT LIMIT REQUESTED DA TE OF BIRTH SOCIAL SECURITY NUMBER **ADDRESS** STATE ZIP CODE SIGNATURE LOAN APPLICATION CERTIFICATION: Everything that I/we have stated in this application is correct to the best of my/our knowledge. I/We understand that you will retain this application whether or not it is approved. By signing below as a borrower or guarantor, I agree on my own behalf, and by signing below on behalf of the business I agree on behalf of the business and on behalf of myself, that you are authorized to obtain credit and employment information by any means, including obtaining information from check or credit-reporting agencies and/or from other sources. This application is submitted to obtain credit. You also may obtain consumer and commercial reports (credit reports) for any reason on me and/or the business from time to time in the future when updating, renewing, or extending the account. If I am signing on my own behalf, I understand that on my request you will tell me whether or not you requested a credit report on me and the names and addresses of any credit bureau that provided such reports. You may do sat the time the account is open, or after the account is closed if I or the business owe you any amount related to the account. In addition, you may release negative or positive information to others about my and/or the business's credit history with you. I/We agree this application will remain your property whether this application is approved or not.

STATE LAW DISCLOSURES: CA Residents: Regardless of your marital status, you may apply for credit in your name alone. If this is a joint account, after credit approval, each applicant has the right to use this account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this account to any joint applicant. DE and MD Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. NY Residents: Consumer reports may be requested in connection with the processing of your application and any resulting account. DATE OWNER, PARTNER OR PRESIDENT PARTNER OR SECRETARY/TREASURER Χ PERSONAL GUARANTY AGREEMENT FOR VALUE RECEIVED the undersigned (hereinafter referred to as "Guarantors" whether one or more) jointly and severally guarantee unconditionally the payment of and promise to pay the Issuing Bank of the Card and Credit Devices issue pursuant hereto (hereinafter referred to as "Bank") any and all indebtedness and obligations, whether direct or indirect, absolute or contingent, primary or secondary, or joint or several and all renewals antessions thereof, for which Borrower is now, or hereafter may become libel or indebted to Bank, whether such liability or indebtedness be in contract or tort; provided, however, that Guarantors shall not be required to pay Bank under this Guaranty Agreement an aggregates unind more than the total interest and attorney's fees which may be or become owing by Borrower to Bank, plus the sum of the total outstanding balance of all cards issued by Bank for the account of Borrower. In the event of the death of any of the undersigned Guarantors, this guaranty shall bind the decedent, his heirs, executors, and administrators only as to the indebtedness and obligations of Borrower to Bank which are existing at the time notice in writing of such death is received by the Cashier of Bank and as to all renewals and extensions thereof, in whole or in part whenever made, but this guaranty agreement shall continue in full force and effect as to all other of the undersigned Guarantors. No notice shall be deemed received by the Cashier of Bank unless and until the said Cashier has acknowledged received meriting the control of the co signed udariances, or ductor state the center of the summer of the summe Borrower to Bank, plus the sum of the total outstanding balance of all cards issued by Bank for the account of Borrower.

Notwithstanding any other provision of this guaranty or the guaranteed indebtedness, Bank and Guarantons agree that Guarantons shall never be required or obligated under the terms hereof or under the terms of any note, instrument or other agreement evidencing any of the guaranteed indebtedness, to pay interest in excess of the maximum interest rate as may be authorized by law for written contracts which constitute the guaranteed indebtedness, and for the Guarantons. It is the intention of the parties herefol to conflorm strictly to the applicable laws which limit interest rates, and any of the desired contracts for interest, if and to the extent payable by Guarantons, shall be held to be subject to reduction to the maximum interest rate allowed under said laws.

Guarantons hereby severally week enclose of acceptance of this guaranty and all other notices in connection herewith or in connection with the indebtedness or obligations guaranteed, and agree that Bank shall not be required to first indeavor to collect from Borrower any indebtedness or obligation hereby guaranteed, or to foreclose, proceed against, or exhaust any collateral or security for any indebtedness or obligation hereby guaranteed, and present paranteed obligations. Suit may be brought and maintained against any one or more of the undesigned Guarantons, or any of them, to pay the full amount of the guaranteed obligations. Suit may be brought and maintained against any one or more of the undesigned Guarantons, or any of them, to pay the full amount of the guaranteed obligation as parties thereto. If any sum due Bank by Guarantors hereunder is placed in the hands of an attorney for collection, or is collected through probate, benkruptor, or there court proceeding, that the undersigned Guarantons, or obligation in the hands of an attorney for collection, or is collected through probate, bankruptor, or there court proceeding, tha Guarantors shall furnish to Bank annually (and more frequently if requested by Bank) financial statements, including cash flow and contingent liability information. Guarantos jointly and severally represent and warrant to Bank, that the value of the consideration received and to be received by Guarantos as a result of Bank extending credit to Bornwer and Guarantos executing and delivening this guaranty agreement is reasonably worth at least as microby and continuous control of Bank extending credit to Bornwer and Guarantos executing and delivening this guaranty agreement is reasonably worth at least as microby or benefit Guarantos to Benefit Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Guarantos House and Control of Bank extending credit to Bornwer and Contr Bank may assign its rights hereunder, in whole or in part, and upon any such assignment all the terms and provisions (usuannus unevery uninevely. Bank may assign its rights hereunder, in whole or in part, and upon any such assignment all the terms and provisions (usuannus is usuannus hall inure to the benefit of such assignee, to the extent so assigned. Any action or inaction by Bank with regard to the guaranteed indebtedness or this guaranty shall not impair or diminish the obligation of Guarantons hereunder. Bank shall not be liable fire its failure to use diligence in the collection of the guaranteed nebetdness or in preserving the liability of any person liable thereon. The rights of Bank hereunder shall be cumulative of any and all other rights that Bank may have against Guarantons, or any of them, including but not limited to the right of set-off. The exercise by Bank of any right or remedy hereunder or under any other instrument, at law or in equity, shall not preclude concurrent or subsequent exercise of any other right or remedy. This guaranty agreement is performable in Dallas County, Texas, and Guarantors waive the right to be sued elsewhere. This guaranty agreement is not intended and does not replace, cancel or otherwise modify or affect any other guaranty agreement of the Guarantors, or any of them, held by Bank. This guaranty is continuing and shall continue to apply without regard to the form or amount of indebtedness or obligation guaranteed which Borrower may create, enew, extend, or after, in whole or in part, without notice to Guarantors. This guaranty also includes, but is not limited to, fraudulent use of the card or unauthorized use of the card as a result of the card being lost or stoke. Bank is relying and is entitled to rely upon each and all of the provisions of this agreement; and, accordingly, if any provision or provisions of this instrument shall be held to be invalid or ineffective, then all other provisions shall continue in full force and effect notwithstanding. If the status of Borrower changes, this guaranty agreement shall continue and also cover the indebtedness of Borrower under the new status, according to the THIS GUARANTY EMBODIES THE FINAL, ENTIRE AGREEMENT OF GUARANTORS AND BANK WITH RESPECT TO GUARANTORS' GUARANTY OF THE GUARANTEED INDEBTEDNESS AND SUPERSEDES ANY AND ALL PRIOR COMMITMENTS, AGREEMENTS, REPRESENTATIONS, AND UNDERSTANDINGS, WHETHER WRITTEN OR ORAL, If, for any reason, the guaranteed indebtedness cannot be enforced against Borrower, or any payments thereon must be refunded by Bank to any party for any reason, including bankruptcy, such fact shall not affect the liability of Guarantors hereunder, and Guarantors shall be liable hereunder to the same extent as if the guaranteed indebtedness has been enforceable against Borrower or said payments had not been made to Bank. INDEED LOUVES AND SOFTENEDED ANY AND ALL PHONG UNMINIMENTS, ADDICEMENTS, AND OVIDED STANDINGS, WHEN THEY WITH THEY WITH THEY WITH THE WITH Bank may settle or agree with any of the Guarantors for such sum or sums as it may set fit and release such of the Guarantors from all further liability to Bank granted indebtedness without impairing the right of Bank to demand and collect the balance of the guaranteed indebtedness from others of the Guarantors for such secret. day of Signed on this Bank may surrender, release, exchange, or alter any collateral or security for any indebtedness or obligation hereby guaranteed without affecting the liability of Guarantors under this guaranty, and this guaranty shall continue effective notwithstanding any legal disability of Borrower. Personal Guaranty Personal Guaranty

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BANK #4631

CDS

EMPLOYEE CODE:

(Not to exceed 5 alpha or numeric characters)

Mastercard® Business Application

	STANDARD CARD	PREFERRED POINTS CARD	
Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	14.24% This APR will vary with the market based on the Prime Rate. ^a		
APR for Balance Transfers and Cash Advances	14.24% This APR will vary with the market based on the Prime Rate. ^a		
Penalty APR and When it Applies	19.24% – This APR will vary with the market based on the Prime Rate. This APR may be applied if you allow your Account to become 60 days past due. How Long Will the Penalty Apply? If your APR is increased for the reason stated above, the Penalty APR will apply until you make three consecutive minimum payments when due.		
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when approf the Consumer Financial Protection Bureau at h		

Fees			
Annual Fee	None	\$49 per Account	
Transaction Fees:			
Balance Transfer and Cash Advance	Either \$10 or 3 % of the amount of each balance transfer or cash advance, whichever is greater.		
International Transaction	2% of each transaction in U.S. dollars.		
Penalty Fees:			
Late Payment	Up to \$25		
Returned Payment	Up to \$25		

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing RightsInformation on your rights to dispute transactions and how to exercise those rights is provided in the account agreement that will be provided to you begin using your new card.

Prime Rate: After the introductory rate, the APR will vary based on changes in the Index, the Prime Rate (the base rate on corporate loans posted by at least 70% of the ten largest U.S. banks) published in the *Wall Street Journal*. The Index will be adjusted on the 25th day of each month or the business day preceding the 25th day if that day falls on a weekend or a holiday recognized by the Board of Governors of the Federal Reserve System. Changes in the Index will take effect beginning with the first billing cycle in the month following a change in the Index. Increases or decreases in the Index will cause the APR and periodic rate to fluctuate, resulting in increased or decreased Interest Charges on the Account. As of September 25, 2020, the Index was 3.25%.

If at least one box at the top of the application is not checked, or, if too many boxes are inadvertently checked, you will be deemed to have selected the Standard Card with the individual billing option.

If you check the box to receive a Visa® Card, you understand and agree that the benefits for a Visa® Card are different than for a Mastercard® Card.

The issuer and administrator of the credit card program is TIB The Independent BankersBank, N.A.

The information about the cost of the Card described in this table is accurate as of October 1, 2020.

This information may change after that date. To find out what may have changed, call us at 800-367-7576 or write TIB The Independent BankersBank, N.A., P.O. Box 569120, Dallas, Texas 75356-9120.

^a We add 10.99% to the Prime Rate to determine the APR for Purchases, Balance Transfers, and Cash Advances. The Account will never have an APR over 21%.

^b We add 15.99% to the Prime Rate to determine the Penalty APR. The Account will never have an APR over 21%.