

Visa® Commercial Credit Card

Controlled Spending

Manage your company's cash flow conveniently and efficiently with a VISA® Commercial Card. Its flexibility allows you to preset spending limits for each employee cardholder. Online account information helps you monitor available funds 24/7. Detailed monthly statements and reports itemize your business expenditures to help you track expenses and prepare for tax season.

Businesses with lower transaction volumes may be issued a First Option Bank Platinum Visa® Credit Card or Classic Card to better meet your needs.

Secure Transactions

Fraud monitoring helps detect suspicious activity early. Visa® Zero Liability protects against unauthorized card use and grants provisional credit.

Worldwide Acceptance

The Visa® Business Card gives you international buying power. Use it everywhere Visa® is accepted. Purchase office equipment, order supplies online or dine with clients.

Premium Services

- 1% statement credit with over \$2500 in monthly purchases
- Centralized billing statement with cardholder memo statements
- Set up individual limits under a global account limit
- Set account alerts
- Fleet and restricted spending purchase cards (P-cards) available
- Online access at ezbusinesscardmanagement.com
- Visa® Zero Liability
- Visa® Liability Waiver



BANKING AT ITS BEST

- Please print ALL PAGES of this document.
- Each applicant should complete the application and sign.
- The signed application should be mailed to:
First Option Bank
Attn: Credit Card Department
P O Box 277
Osawatomie, KS 66064
- OR, use the prepaid business reply envelope. Please follow the supplied directions to prevent papers from separating during transit. Remember to tape the business reply envelope closed.
- Applicant should keep the Important Disclosures for the rates, fees or terms associated with this program.
- Applicant should keep this page as an overview.

KEEP THIS PAGE.
Include it when mailing your application.

Credit limit requested \$ _____ Revolving Non-revolving

Name of business as you would like it to appear on card (Limit 24 spaces)

Check business type (only one) and submit items listed

- Corporation _____ Full year financials (most recent Profit & Loss and Balance Sheet)
- Partnership _____ Finance committee minutes (including authorization to issue credit cards) if
- Sole Proprietorship _____ Non-profit or Government Entity
- Non-profit or Government

Business Name _____ Tax ID# _____

Business Address _____ City _____ State _____ Zip Code _____

Phone Number _____ Cell Number _____

Nature of Business _____ Date Business Established _____

Email Address _____ Web site _____

Issue Business Credit Cards to the Following Individual Applicants

Name (please print)	Signature	Individual Credit Line Requested
1. _____	X _____	\$ _____
2. _____	X _____	\$ _____
Total should equal total credit line requested		

Authorizing Officer's Information

Position with Business (check one) President VP Treasurer Owner Partner Member Other

First Name _____ MI _____ Last Name _____ #Years with Business _____

Home Address _____ City _____ State _____ Zip Code _____

Date of Birth ____/____/____ Social Security # _____ Home Phone # _____

Attach additional sheet if necessary (with signatures).

Business account balances are due and payable in full each month upon receipt of credit card statement if you selected the non-revolving option.

AUTOMATIC PAYMENT OPTION: If you would like your payment automatically deducted from your checking or savings account, please check here and an automatic payment set-up form will be mailed to you.

PLEASE READ CAREFULLY BEFORE SIGNING: This Visa® Business Card application is submitted to obtain credit, and I/We certify that all information herein is true and complete. I/We agree and grant permission that inquiries may be made to verify information and credit references or verification may be given based on inquiries from other parties. This offer is underwritten and serviced by First Option Bank, P O Box 277, Osawatomie, KS 66064 (FOB). Offer subject to FOB credit policies. I/We agree to be bound by the terms and conditions of the Business Card Agreement, a copy of which will be mailed to the business applicant if credit is granted. Receipt of such agreement and acceptance of such terms to be conclusively presumed by business' use. If this is a joint business application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. I/We hereby certify and warrant that the statements made by me/us in this certificate are true and correct and that I/we have read the Important Disclosures in this application.

I/We certify that this business does not engage in Internet gambling pursuant to the Unlawful Internet Gambling Enforcement Act of 2006 as stated in the Disclosures.

We intend to apply for joint credit. Initials _____ and _____

X _____
Signature of Owner or authorizing Company Officer _____ Date _____

X _____
Signature of Owner or authorizing Company Officer _____ Date _____

IMPORTANT DISCLOSURES

As of the date in the lower right corner of this application, the information listed was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to us at P O Box 277, Osawatomie KS 66064 or email us at csr@firstoptionbank.com.

The **Cardholder Agreement** should be reviewed for all conditions and terms.

FOB is card issuer.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.67%
APR for Balance Transfers	0% for first 6 billing cycles or 5.9% for first 12 billing cycles depending on option chosen by cardholder. Refer to Balance Transfer fees below. This APR will vary with the market based on the Prime Rate.
Other APRs	Cash Advance APR 22.9% Default Rate 22.9%
Grace Period for Purchases	25 Days
Method of Computing the Balance	Average Daily Balance including New Purchases.
Fees	
Annual Fees	\$25.00 for each card.
Transaction Fees	
• Balance Transfer	3% of the transfer amount if cardholder selects the 0% APR as noted above, otherwise no fee.
• Cash Advance	2% of the amount of each cash advance with a minimum fee of either \$5 (for ATM transactions) or \$10 (for in person transactions).
• Foreign Transactions	2% of U.S. dollar amount of the transaction
Penalty Fees	
• Late Payment	\$25
• Returned Payment	\$25
• Overlimit Fee	\$25

Business account balances are due and payable in full each month upon receipt of credit card statement if you selected the non-revolving option.

Unlawful Internet Gambling Enforcement Act of 2006

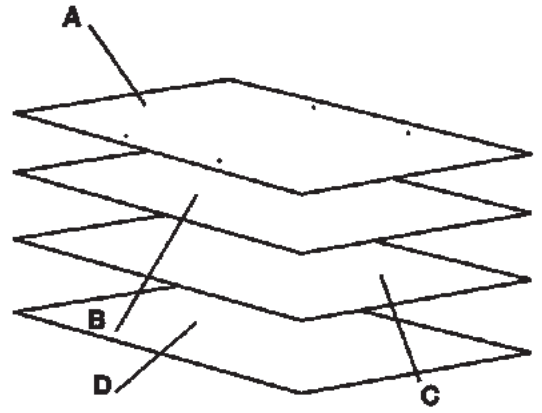
Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 are prohibited from being processed through this commercial account. You agree that such transactions will not be conducted through your account, and that you will notify First Option Bank (FOB) should your account be used for Internet Gambling of any kind. Please be advised that should First Option Bank discover your account being used for such restricted transactions, we may terminate your access to certain payment systems and/or close your account.

The **Visa Business Card Agreement** should be reviewed for all conditions and terms.

Fold on dotted lines to create a business reply envelope.
Follow the steps below for the correct folding process.

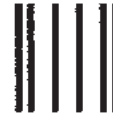
- DO NOT use excessive amounts of tap when closing the envelope as it might delay the processing your application.
- DO NOT use industrial tape to close the envelope. Only use office tape.

STEP 1: FOLD THIS PANEL DOWN (INSIDE)



- A. Business Reply Envelope (created once folded)
- B. Blank Sheet of Paper (aides the privacy of your information)
- C. Your Completed Application
- D. Supporting Documentation

TAPE HERE



TAPE HERE

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 277 OSAWATOMIE, KS

POSTAGE WILL BE PAID BY ADDRESSEE

FIRST OPTION BANK
PO BOX 277
OSAWATOME KS 66064-9807

TAPE HERE

TAPE HERE



TAPE BOTH ENDS CLOSED - NO STAPLES ALLOWED

TAPE BOTH ENDS CLOSED - NO STAPLES ALLOWED

- STEP 2: FOLD THIS PANEL UP TO MAKE OUTSIDE (BACK)
- STEP 3: TAPE TOP CLOSED WHERE IT SAYS "TAPE HERE" (DO NOT USE INDUSTRIAL TAPE)
- STEP 4: TAPE ON BOTH ENDS (DO NOT USE INDUSTRIAL TAPE)
- STEP 5: DO NOT STAPLE CLOSED

TAPE CLOSED WHERE INDICATED