

PLACE
STAMP
HERE

BUSINESS VISA® CARD

Tell us your dreams.

First Bank & Trust
P.O. Box 1830
Covington, LA 70434



 **FIRST BANK
AND TRUST**

CONTACT US

To speak with a banking representative,
call us toll-free at **1-877-426-2498**
or visit us online at **www.FBOnline.com**

ONLINE ACCOUNT MANAGEMENT

To view your credit card transactions online
and enroll in e-statements, you may register
with our Online Access Tool at
onlineaccessplus.com/oa/fbtonline
The Online Access Tool will allow you
the convenience of making one-time or
recurring payments to your account
as well as viewing your current and past activity.

Enroll today!

CardValet

CardValet® provides a powerful tool to protect
your card and minimize the opportunity for fraud
through your mobile device. You receive alerts
when transactions occur and can define when,
where and how your payment card is used.
Simply download the CardValet app to your
smartphone and customize your alert preferences
and usage settings to monitor and manage your card.

 **FIRST BANK
AND TRUST**

**When you use our Visa® Business Credit
Card for the purchase of goods or services,
the following benefits are yours!**

Cardholder Inquiry Service⁴ – Offers you the peace of mind of fast, 24/7 assistance for questions related to Visa products.

Emergency Card Replacement/Emergency Cash Disbursement⁴ – This efficient, 24x7x365 worldwide service allows you to quickly and easily get a replacement Visa Business card sent to you and/or receive emergency cash at a convenient location.

Lost/Stolen Card Reporting⁴ – Makes it easy to report a lost or stolen Visa Business card anytime, 24x7x365 from anywhere in the world.

Auto Rental Collision Damage Waiver¹ – You'll have one less thing to worry about when you rent a car. With your Visa card, you're covered for damage due to collision or theft so you can rest easy in your rental. Secure and charge your rental to your covered card and decline the collision damage waiver (or loss damage waiver) offered by the rental agency.

Travel and Emergency Assistance Services¹ – You can put your mind at ease when you are traveling and get help coordinating medical, legal, and travel services when you need them. The cost of any goods or services is your responsibility.

Purchase Security and Extended Protection¹ – Enjoy twice as much protection. Enjoy coverage for eligible items you buy with your Visa card for damage or theft within 90 days of your purchase. Plus, it doubles the length of the manufacturer's warranty.

Zero Fraud Liability² – Your peace of mind and protection are paramount. You won't be held responsible for fraudulent charges made with your card or account information.

UChoose Rewards³ – Earn Bonus Points for every net retail purchase you make with your First Bank Business Credit Card! You can redeem Bonus Points for brand-name merchandise, exciting travel awards and gift cards. Visit **www.uchooserewards.com** and browse the current award selections. You'll be amazed at what UChoose® has to offer!

¹ Certain terms, conditions, and exclusions apply. In order for coverage to apply you must use your covered Visa card to secure transactions. Please refer to your Guide to Benefits for further details.

² Covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed by Visa. You must notify us immediately of any unauthorized use.

³ Qualified purchases include VISA signature-based transactions, including online and other purchases where no PIN is required. Exclusions include; gaming related purchases, cash advances, balance transfers and PIN based transactions. Points expire after two years on a monthly basis. Other restrictions may apply.

⁴ For details visit <http://usa.visa.com/small-business/card-benefits/comparison.jsp>

CREDIT APPLICATION

Visa® Business Card

- New Account
 Secured
 Limit Increase

Check Account Choice: (Only One)

- Sole Owner
 Partnership
 Corporation
 LLC
 Non-Profit

Credit Limit Requested \$ _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to 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.

COMPANY INFORMATION

Name of Company			Tax I.D. Number	
Company Street Address	City	State	Zip Code	Business Phone ()
Type of Business			How Many Years in Business	

ISSUE BUSINESS CREDIT CARDS TO THE FOLLOWING INDIVIDUALS:

Attach additional sheet if necessary (with signatures)
The information gathered for the individuals to receive the credit cards includes the signature at the bottom of each box.

Last Name	First	Middle	Social Security Number	
Company Title	Cell Phone ()		Date of Birth	
Signature	Limit for this Individual Card: \$	Email Address		Date
Last Name	First	Middle	Social Security Number	
Company Title	Cell Phone ()		Date of Birth	
Signature	Limit for this Individual Card: \$	Email Address		Date
Last Name	First	Middle	Social Security Number	
Company Title	Cell Phone ()		Date of Birth	
Signature	Limit for this Individual Card: \$	Email Address		Date

SIGNATURES:

By submitting and signing below this application to First Bank and Trust ("Bank"), I acknowledge and agree on behalf of the Business entity and myself as the "Owner/Authorized Officer/Guarantor":

- 1) that all information provided in connection with this application to obtain credit is correct and complete;
- 2) that Bank may investigate and exchange reports regarding information on the "Owner/Authorized Officer/Guarantor" and the Business entity with credit reporting agencies and others in order to approve or decline this application, service my account, and manage your relationship with me;
- 3) that Bank is authorized to obtain a consumer credit report on me, that credit inquiries have the potential to impact my credit score and that Bank will use the consumer credit report to confirm residency address and help determine income eligibility to support loan applied for;
- 4) that upon request, Bank will provide me with the name and address of the Consumer Reporting Agency contacted to supply a credit report;
- 5) that the accounts will be used for business purposes only;
- 6) to all terms of the Business Card Agreement provided with the cards;
- 7) that the Business entity and I, personally and in my individual capacity, will each be liable for all charges, fees, and finance charges on all of the cards and accounts issued pursuant to this request or any future requests to add additional cards or accounts; and
- 8) that on behalf of the Business entity and myself, I grant a security interest and contractual right of offset in and to all deposit accounts now or hereafter maintained by the Business entity and/or me with Bank to satisfy all liabilities incurred under the Business Card Agreement.

X _____ Date _____ X _____ Date _____
 Owner/Authorized Officer/Guarantor

CREDIT DISCLOSURES:

Interest Rates and Interest Charges		Visa®
Annual Percentage Rate (APR) for Purchases	12.65%	This APR will vary based on the Prime rate.
APR for Balance Transfers	12.65%	This APR will vary based on the Prime rate.
APR for Cash Advances	12.65%	This APR will vary based on the Prime rate.
Penalty APR and When It Applies	None	
How to Avoid Paying Interest on Purchases	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.	
Minimum Interest Charge/Minimum Charge	None	
Required Insurance, Debt Cancellation or Debt Suspension Coverage	None	
Fees		
Annual Fee	None	
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: 3.0% of the amount of each transfer • Cash Advance: 3.0% of the amount of each cash advance • Foreign Transaction: 1.0% of the U.S. Dollar amount of each transaction made in a foreign currency or made in U.S. Dollars that is processed outside the United States 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: \$35 • Over-the-Credit-Limit: \$32 • Returned Payment: \$32 	

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

Billing Rights: Information on your right to dispute transactions and how to exercise those rights is provided in your account agreement.

Variable Rate Information: The APR will vary monthly based on the Prime rate for the U.S. published in The Wall Street Journal Money Rates section on the last day of each billing cycle and is computed by adding 7.65% to the Prime rate, as of 6/27/2018.

The information about the costs of the cards described above is accurate as of 06/27/2018. This information is subject to change. To receive the most up to date information, write to us at First Bank and Trust, Card Services Department, P.O. Box 1830, Covington, LA 70434-1830. You can call us at (504) 584-5900 or (877) 426-2498.

FOR BANK USE ONLY:

DATE APPROVED	CREDIT LINE	APPROVED BY
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FOLD AND SECURE WITH TAPE FOR MAILING