WOLVERINE BANK
Strength. Solutions. Trusted.

Business/Corporate Card Application & Agreement

Which card do you prefer?

VISA® Platinum ($15 annual fee*) ScoreCard VISA® Platinum ($25 annual fee)

Please see important rate, fee, and cost information.

Business Profile

Business/Corporate Name (the "company"): _____

DBA (Doing Business As) Name: _____

Business Phone Number: _____ Business Facsimile Number: _____

Site Address (No Post Office Box): _____

Mailing Address: _____

Federal Tax ID Number: _____ State Tax ID Number: _____

City/State/9 Digit Zip Code: _____

Approximate Net Worth: _____ Gross Annual Sales: _____

Type of Goods or Services Sold: _____

Primary Bank of Deposit: _____

Average Checking Balance: _____

Year Business Established: _____

Aggregate Line of Credit Requested by Company: _____

Business Ownership: (Check One)

Sole Proprietor Partnership Corporation Non-Profit

Other: _____

Authorized Officer(s) / Principal(s)

Authorized Officer(s) must have an ownership interest in the company with the authority to bind the company to the terms of this Agreement as the company's duly authorized representative as one of the following: President, Chairman, Vice President, Treasurer, Owner, Proprietor or Partner.

Name of Authorized Officer/Principal: _____

Social Security Number: _____ Date of Birth: _____

Residential Address: _____

Annual Gross Income: _____
Income or Alimony, support or maintenance payments do not have to be disclosed unless you want such income considered as a basis for repayments of this request.

Home Phone Number: _____ Business Phone Number: _____

Credit Line Requested by Company: _____

Notice: Prohibition of Funding of unlawful Internet Gambling
The Department of Treasury and the Federal Reserve Board issued a joint ruling to prevent unlawful internet gambling businesses from utilizing the banking system to process these restricted transactions.

United Bankers' Bank will not open an account for customers who plan to process any internet gambling transactions.

I hereby certify by signature(s) below that this business entity does not currently, and will not at some future date, attempt to process unlawful internet gambling transactions through United Bankers' Bank.

Everything stated in this application is correct to the best of my knowledge. I understand that I may be guilty of perjury if I make and material mis-statements. I also understand that you will retain this application whether or not it is approved. You are authorized to check my credit history and to answer questions about your credit experience with me.

Signature of Authorized Officer: _____

Date: _____ Title: _____

By signing, I acknowledge I have read this Application and Agreement and agree to its terms, individually and on behalf of the company.

Name of Second Authorized Officer/Principal: _____

Social Security Number: _____ Date of Birth: _____

Residential Address: _____

Annual Gross Income: _____
Income or Alimony, support or maintenance payments do not have to be disclosed unless you want such income considered as a basis for repayments of this request.

Home Phone Number: _____ Business Phone Number: _____

Credit Line Requested by Company: _____

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Signature of Authorized Officer:_____

Date: _____ Title: _____

By signing, I acknowledge I have read this Application and Agreement and agree to its terms, individually and on behalf of the company.

Access Account Information Anytime

It's easy to get the information you need, when you need it.
Your account information is available anytime and anywhere through "**www.MyCardStatement.com**".
Check balances, View transactions, or make payments safely and securely over the internet.

Reward Yourself

You work hard for your money. Now, let your money work hard for you. Your everyday purchases can earn more with our new ScoreCard VISA® Platinum.

For a nominal $25 annual fee, you can earn points redeemable for a wide variety of merchandise and travel options to fit almost any lifestyle.

Our ScoreCard VISA® Platinum has all the benefits of our VISA® Platinum plus:

- Earn one point for every net dollar in retail purchases
- Redeem points for air travel, rental cars, cruises, hotels or other travel options with fewer restrictions and no blackout dates
- Points may also be redeemed for a wide variety of merchandise from our ScoreCard catalog – available on line

Agreement:

Each of the above-signed Authorized Officer(s)/Principal(s) certifies that the execution, delivery and performance of this Application and Agreement has been duly authorized by all necessary action by the company, and will provide evidence of such action upon request.

The company agrees to provide any further financial information requested by United Bankers' Bank ("UBB"), which is the prospective creditor and issuer of the VISA® Business/Corporate cards which are the subject of the Application and Agreement.

The company authorizes UBB to obtain credit bureau reports to investigate the creditworthiness of the company, the Authorized Officer(s)/Principals, and any Authorized Employee User(s), to rely upon the accuracy of the information contained therein and in this Application, and to consider the applicants, and any of them, for a lower credit line than requested.

If UBB agrees to extend credit based upon this Application and Agreement and also upon information authorized to be obtained and reviewed by UBB under this Application and Agreement, the company, each of the above signed Authorized Officer(s)/Principal(s) of the company and any Authorized Employee User(s) each agree as follows: By signing this Application and Agreement, each Authorized Officer(s)/Principal(s), for and on behalf of the company, request(s) that UBB establish a VISA® Business/Corporate card account for each proposed Authorized Officer(s)/Principal(s) of the company named above, and for each proposed Authorized Employee User(s) named below and that if issued a VISA® Business Card ("Card"), capable of accessing the appropriate respective account, to each of them.

UBB is authorized to investigate, obtain and exchange reports and information regarding the Application and Agreement and any resulting account(s) with credit reporting agencies, with the company and with others, including banks doing business with UBB, with legitimate business needs for such reports or information.

UBB shall have the right to increase or decrease the initial credit line assigned to each account over the life of the account according to UBB credit guidelines, account history and the financial circumstances of any person or entity with charging privileges on the accounts.

All accounts established in response to this Application (1) shall be used exclusively for business purposes for the benefit of the company and (2) shall be governed by the terms of the Cardholder Agreement provided when the Card(s) is issued, and as it may be amended from time to time, except in case of any inconsistencies between the Cardholder Agreement and this Application and Agreement, in which case the terms of this Application and Agreement shall govern unless expressly overridden by the Cardholder Agreement, and any amendments thereto. The term "person" in the Cardholder Agreement includes the company, each individual Authorized Officer(s)/Principal(s) and each individual Authorized Employee User(s). The company and each individual Authorized Officer(s)/Principal(s) shall all be jointly and separately liable for the repayment of all charges and account balances with respect to each account opened under this Application and Agreement. In addition, each individual Authorized Employee User(s) shall be individually liable for the repayment of all charges and account balances with respect to his/her individual account opened under this Application and Agreement.

This Application and Agreement shall be governed by and construed in accordance with the laws of the State of Minnesota as to all matters, including, but not limited to, matters of validity, construction, effect, and performance. The company and all individual signatories to the Application and Agreement hereby consent to the exclusive jurisdiction of the courts of the State of Minnesota in Hennepin County, Minnesota, and the United States District Court for the District of Minnesota, and waive any contention that any such court is an improper venue for the enforcement of the Agreement.

Additional Authorized Employee User(s):

List Each Employee Individually

2) Name of Employee:_____

Social Security Number: _____ Date of Birth:_____

Residential Address:_____

Home Phone Number:_____ Business Phone Number: _____

Credit Line Requested by Company:_____

Notice: Prohibition on Funding of unlawful Internet Gambling

The Department of Treasury and the Federal Reserve Board issued a joint ruling to prevent unlawful internet gambling businesses from utilizing the banking system to process these restricted transactions. United Bankers' Bank will not open an account for customers who plan to process any internet gambling transactions.

I hereby certify by signature(s) below that this business entity does not currently, and will not at some future date, attempt to process unlawful internet gambling transactions through United Bankers' Bank.

Signature of Authorized Employee User:_____

Date:_____ Title:_____

By signing, I acknowledge I have read this Application and Agreement and agree to its terms, individually on my own behalf.

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3) Name of Employee:_____

Social Security Number: _____ Date of Birth:_____

Residential Address:_____

Home Phone Number:_____ Business Phone Number: _____

Credit Line Requested by Company:_____

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I hereby certify by signature(s) below that this business entity does not currently, and will not at some future date, attempt to process unlawful internet gambling transactions through United Bankers' Bank.

Signature of Authorized Employee User:_____

Date:_____ Title:_____

By signing, I acknowledge I have read this Application and Agreement and agree to its terms, individually on my own behalf.

Annual Fee	VISA® Platinum: $15* ScoreCard VISA® Platinum: $25
Annual Percentage Rate (APR)	Introductory APR** currently 3.50% for the first six months, then a variable APR currently 9.50% which may vary quarterly.
Grace Period	25 days on purchases. None on cash advances.
Balance Computation	Average Daily Balance Method (including new purchases)
Transaction Fees	Over limit Fee: $15 Late Payment Fee: $5 or 5% whichever is greater Cash Advance Transaction Fee: 2% of amount obtained with a $2 minimum and $20 maximum

**If less than $5,000 in purchases are made within the 12 month period.*

***The introductory APR is based upon the highest Prime Rate in the Wall Street Journal, Midwest Edition, published and in effect on the 1st calendar day following each quarter end. Any change in the APR will correspondingly take effect on the 15th calendar day following the quarter end. Following the introductory period the APR each quarter is determined by adding 6% percentage points to the highest Prime Rate published by the Wall Street Journal, Midwest Edition, on the 1st calendar day following each quarter end, effective on the 15th day. Information is accurate as of January 19, 2016. Rates are subject to change. To find out if any changes have occurred, call us at (800) 968-4280 or (989) 631-4280.*

Documentation Required:

Please attach the following information:
Most recent year-end financial statement.
Must include balance sheet, income statement, and statement of cash flow, if applicable.

Financial statements for the last three years if aggregate credit lines requested meet or exceed $15,000.

Return completed application with financial statements to:

Attn: Business VISA Services
Wolverine Bank
5710 Eastman Avenue
Midland, MI 48640

OR

For **secure email**[1] application submission instructions contact our Business Banking Department at (989) 631-4280. The direct link to our secure email system is **https://www.wolverinebank.com/secure-email**

Print Reset Form

[1] *Wolverine Bank takes your security very seriously and has taken steps to protect your electronic communications. Our secure email system enables customers to send email to Wolverine Bank, ensuring all confidential information (account numbers, tax ID numbers and financial statements) is delivered safely.*

United Bankers' Bank is the creditor, issuer, and service provider of Business VISA® Credit Cards offered by Wolverine Bank. Wolverine Bank and its affiliates are not affiliated with United Bankers' Bank. Certain conditions and exclusions apply. Details of coverage are provided in the credit card terms and conditions.

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www.ubb.com

Member FDIC