



Visa® Business Card

Check Account Choice: (Only One	:)
☐ Sole Owner	

☐ Sole Owner☐ Partnership

☐ Corporation

Business Power Visa®

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 pame, 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.

	ess, date of birth, and othe									
COMPANY INFO	RMATION									
Name of Company*								Tax I.D. Numb	er*	
Company Address*		City		State		Zip Code	Business Phone*			
Type of Business								How Many Ye	ars In Business	
	S CREDIT CARDS on a credit cards includes the sign					ed for Attach a	dditiona l she	et if necessary (with signatures)	
Last Name	First		Middle				Social Secu	urity Number*		
Company Title				Division / Department			Mother's M	aiden Name*		
Home Address*		City		State		Zip Code	Mobile Pho	ne*		
Signature		L	imit for this Individu	al Card*: \$		Date	Date Of Birt	th*		
Last Name	First		Middle				Social Secu	urity Number*		
Company Title				Division / Department			Mother's Maiden Name*			
Home Address*		City		State		Zip Code	Mobile Phone*			
Signature		L	imit for this Individu	al Card*: \$		Date	Date Of Birth*			
CREDIT INFORM	IATION Bank reserves the	right to require addition	nal information.							
Institution Name and Addres				Branch		Loans	Open 🔲		Closed 🔲	
Checking Account Number /	Name Listed			Savings Account Number /	Name Listed					
Names and Address of Trad	le References	Name Under W	/hich Account Is Car	ried		Account Number	Balan	ice	Monthly Payment	
1.							\$		\$	
2.							\$		\$	
3. Institution Credit Card / Institution Name and Address \$							\$		\$	
CONDENSED B	USINESS FINANC	IAL STATEM	/IENT							
CURRENT ASSETS	\$ CURRENT LIABILITIES							\$		
TOTAL ASSETS	\$ TOTAL LIABILITIES						\$			
IMPORTANT:	THE FINANCIAL STATEMENT OR AN ATTACHED STATEMENT MUST BE COMPLETED BEFORE YOUR APPLICATION CAN BE PROCESSED. (Total Assets Less Liabilities)							\$		
SIGNATURE(S)	COM LETED BEFORE TO	71(7) 1 E10/(1101) 0/(1	N DE T NOOEGOED	•		(Total / Issets Eess Elab	nuco)			
PLEASE READ THE FC agree that inquiries may this institution. I / We agr agreement and acceptar extended from time to tin	DLLOWING CAREFULLY be made to verify information ree to be bound by the termice of such terms to be concine. R MUST BE ONE OF THE F	on and that credit re ns and conditions of lusively presumed b	ferences or verifice the bank card ago by the applicant's u	cation may be given based preement, a copy of which use. If this is a joint applica	d on inquiries n will be mail ation, the und	s from other parties. T ed to the applicant if t ersigned shall be jointl	his offer is s his applicati y and sever	subject to the c ion is granted, ally liable for a	credit policies of receipt of such	
Applicant Signate	ure	Title	Date		Signature		Title		Date	
Forcht Bank, NA, Lexing	gton, KY 40555-5379	All contents are ac	ccurate at the time o	f printing, for changes that m	nay have been	made after printing plea	se call 1 (844	1) 436-7248		

Interest Rates and Different Charges	Business Power Visa®						
Annual Percentage Rate (APR) for Purchases	0% Introductory APR for 5 months. After that your APR will be variable 13.50% to 15.50% - Based on creditworthiness; APR will vary with the market based on the Prime Rate*						
APR for Balance Transfers	0% Introductory APR for 5 months. After that your APR will be variable 13.50% to 15.50% - Based on creditworthiness; APR will vary with the market based on the Prime Rate*						
APR for Cash Advances	13.50% to 15.50% - Based on creditworthiness; APR will vary with the market based on the Prime Rate*						
Penalty APR and When it Applies	 24.00% - This APR may be applied to your account if you: 1) Make a late payment (60 days late, 1 time); 2) Do any of the above on another account that you have with us. 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 six consecutive minimum payments when due. 						
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases and balance transfers if you pay your entire balance by the due date.						
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50						
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .						
Fees							
Annual Fee	\$0.00-\$1.50 per card						
Transaction Fees Balance Transfer Cash Advances	3.0% of the amount advanced with a minimum of \$5.00 and a maximum of \$40.00						
Foreign Transaction	4.0% of the amount advanced with a minimum of \$5.00 and a maximum of \$40.00 Fees charged by merchant are paid by customer						
Penalty Fees Late Payment	Up to \$25.00						
Over-the-Credit-Limit	None						
Returned Payment	Up to \$35.00						
Convenience Check Return	None						

Other Fees Rush Card Fee - \$35.00

Rights Commission administers compliance with this law.

Statement Reprint Fee - \$5.00

On-Demand ACH Fee - \$5.00

^{*}The Prime Rate used to determine your APR is the rate published in the Wall Street Journal on the last business day of the prior month. Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment or if you are 60 days late one time on any of your accounts. How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). An explanation of this method is provided in your account agreement. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. The information about the costs of the cards described above is accurate as of January, 2025 and is subject to change. To receive the most up to date information write us at Forcht Bank, NA, Credit Card division, PO Box 55250, Lexington, KY 40555. OH 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