

# VISA® CORPORATE CARD APPLICATION

## BUSINESS INFORMATION

Tax I.D. Number		Total Number of Cards Requested			
Company Name (This name will appear on your card. Maximum 25 spaces)			Company Telephone Number† ( ) -		Alternate Telephone Number† ( ) -
Company Physical Address		Street	City		State Zip
Mailing Address if Different		Describe Product or Service Provided by Company			
Date Established	Type of Business (Check One): <input type="radio"/> Sole Proprietorship <input type="radio"/> Partnership <input type="radio"/> Corporation <input type="radio"/> Not-For-Profit <input type="radio"/> Other				Gross Annual Income:

†If you have entered a cell phone number, or another number that you later convert to a cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

## BUSINESS OWNER INFORMATION

First		Middle	Last	First		Middle	Last
Physical Home Address			Social Security Number	Physical Home Address			Social Security Number
City	State	Zip	Date of Birth (MMDDYYYY)	City	State	Zip	Date of Birth (MMDDYYYY)
Home Phone Number ( )	Cell Phone Number ( )	Total Monthly Income		Home Phone Number ( )	Cell Phone Number ( )	Total Monthly Income	

## ACCOUNT OPTIONS

**Central Billing Statement with Individual Memo Statements** – Central Billing Statement generates a master statement for making one combined monthly payment, along with account breakdown for reviewing individual account activity. Payments WILL NOT post to individual accounts and should not be made on the Individual Memo Statements.

Please Select <u>One</u> :	Do you want to allow Cash Advances on each card in the company's Corporate Card Account? <input type="checkbox"/> YES <input type="checkbox"/> NO
If Yes, Select <u>One</u> :	What percentage of each card's credit limit should be available for Cash Advances? <input type="checkbox"/> 25% <input type="checkbox"/> 50% <input type="checkbox"/> 75% <input type="checkbox"/> 100% <input type="checkbox"/> OTHER   %
Day of month for all statements to bill out (check one):   4   6   9   12   14   15   18   23   24   End of the Month	

**Note:** Payment due date will be 25 days after billing date.

## SECURITY BANKCARD SELECT REWARDS™ PROGRAM ENROLLMENT

Yes! I would like to enroll in the Security BankCard Select Rewards Program.

**IMPORTANT: INITIALS REQUIRED TO ENROLL IN THE SECURITY BANKCARD SELECT REWARDS PROGRAM.**

**X** \_\_\_\_\_  
Applicant

**X** \_\_\_\_\_  
Authorized Representative

For program details visit  
[securitybankcard.com/rewards](http://securitybankcard.com/rewards)



## INTEREST RATES AND INTEREST CHARGES

The information about the costs of the cards described in this application is accurate as of January 11, 2018. This information may have changed after that date. To find out what may have changed, call us at 1-800-356-8085 or write to us at P.O. Box 6139 Norman, OK 73070 or go to [www.securitybankcard.com](http://www.securitybankcard.com).

<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, Cash Advance</b>	<b>0%</b> Introductory APR for 6 months. After that, your APR will be <b>11.49%</b> variable for Elite* Corporate VISA Accounts; <b>15.49%</b> for Premier* Corporate VISA Accounts based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Variable Rate Information</b>	Your APR may vary. The non-introductory rate for purchases, cash advances, and balance transfers is determined monthly by adding <b>6.99%</b> for Elite Corporate VISA Accounts or <b>10.99%</b> for Premier Corporate VISA Accounts to the highest U.S. Prime Rate published in <i>The Wall Street Journal</i> on the 10th day (or prior business day) of the prior month.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

## FEES

<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees:</b> • Balance Transfer • Cash Advance • Foreign Transaction	<b>None</b> Either <b>\$4</b> or <b>4%</b> of the amount of each cash advance, whichever is greater. <b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees:</b> • Late Payment: • Over the Credit Limit: • Returned Payment:	<b>\$29</b> <b>\$29</b> <b>\$29</b>

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

\* Your application is a request for an account with either Elite or Premier Pricing. We will first consider you for the pricing with the lowest rates. We determine your APR based on a review of your application and credit history.

## DATED SIGNATURES (Required)

Company, by the authorized individual(s) signing below, represents and warrants Arvest Bank, Fayetteville, Arkansas ("Issuer") that Company is legally obligated to pay for Purchases, Cash Advances and all Other Charges incurred by those employees given a VISA Corporate Card. Subject to applicable law, Company will be liable and obligated to pay for all Purchases and Cash Advances made by use of the Cards, whether or not such use was authorized or unauthorized, and whether or not there was actual, implied, or apparent authority for such use. Company hereby acknowledges that the use of each Card is governed by the terms and conditions of the Cardholder Agreement and Disclosure Statement, as it may be amended from time to time (the "Agreement"), a copy of which shall be delivered with each Card authorized hereunder. The Card(s) is/are issued by Issuer, through its processing subsidiary, Security BankCard Center, Inc. **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. MUST BE AT LEAST 18 YEARS OLD AND A U.S. RESIDENT TO APPLY.**

Capitalized terms not otherwise defined herein shall have the same meaning as specified in the Agreement.

<b>Authorized Signature (Dated Signatures Required)</b>	<b>Title</b>	<b>Date</b>
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## PERSONAL GUARANTY OF COMPANY'S OBLIGATIONS

In order to induce Issuer to issue credit to Company under the terms and conditions of this Application and the Agreement, the undersigned (jointly and severally, if more than one), a principal shareholder or equity holder of Company, hereby guarantee(s), absolutely and unconditionally, to Issuer the payment of all sums due to Issuer, whether at stated maturity or otherwise, and whether for principal, interest, fees, expenses (including reasonable attorneys' fees), under the terms of the Agreement and each Card issued pursuant thereto (the "Guaranty"). This Guaranty is a continuing guaranty and shall remain in full force and effect until (a) the Agreement is terminated, and (b) Issuer is paid in full thereunder. This Guaranty is binding on the undersigned and each of the undersigned's heirs, executors, administrators, legal representatives, successor and assigns.

The undersigned specifically agrees that it shall not be necessary or required that Issuer exercise any right, assert any claim or demand or enforce any remedy whatsoever against Company or any other undersigned before or as a condition to the obligations of such undersigned hereunder. No delay on the part of Issuer in exercising any rights hereunder, or failure to exercise the same, shall operate as a waiver of such right, and, in no event shall any modification or waiver of the provisions of this Guaranty be effective unless in writing and signed by an authorized officer of Issuer. The undersigned hereby authorizes Issuer to setoff without notice all sums owed by Company against any of Company's or undersigned's accounts at Issuer and further grants Issuer a security interest in all such accounts. This Guaranty sets forth the entire understanding of the parties with respect to the subject matter herein contained, and the undersigned waives the right to assert defenses, setoffs and counterclaims in any litigation relating hereto. This Guaranty shall be governed by and construed in accordance with the laws of the State of Oklahoma. Each reference herein to "Issuer" shall mean Arvest Bank, Fayetteville, Arkansas.

The undersigned authorizes Issuer to make or cause to be made such credit investigations as it deems necessary or appropriate to evaluate the credit, personal or financial standing and employment of such undersigned as guarantor of the Company's obligations under the Card and to share its credit experiences with Company and such guarantor with other creditors and credit reporting agencies. The undersigned hereby acknowledges that the use of each Card is governed by the terms and conditions of the Agreement, as it may be amended from time to time.

<b>Signature(s) of Guarantor(s)</b>	<b>Printed Name(s)</b>	<b>% Ownership</b>	<b>Date</b>
<b>Signature(s) of Guarantor(s)</b>	<b>Printed Name(s)</b>	<b>% Ownership</b>	<b>Date</b>

All business owners with 20% ownership or greater are required to sign the above Personal Guaranty.

