GNB | EXPANDING FINANCIAL HORIZONS

CREDIT APPLICATION

Visa® Business Cash Back Rewards

Check Account Choice: ❑ Sole Owner ❑ Partnership ❑ Corporation

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 Address	Business Phone
Type of Business	How Many Years in Business
Email Address	

ISSUE BUSINESS CREDIT CARD TO THE FOLLOWING INDIVIDUAL:

The information gathered for the individuals to receive the credit cards includes the signature at the bottom of each box.

Attach additional sheet if necessary (with signatures)

Last Name	First	Middle		Social Security Number
Company Title		Division / Department		Date of Birth
Home Address	City	State	Zip	Home Phone
Driver's License/ID Card No.	State	Date of Issuance		Date of Expiration
Signature		Limit for this Individual Card: $		Date

CREDIT INFORMATION

Attach additional sheet if necessary (with signatures)

Institution Name and Address	Branch	Loans ❑ Open	❑ Closed
Checking Account Number / Name Listed	Savings Account Number / Name Listed		

Name and Address of Trade References	Name Under Which Account Is Carried	Account Number	Balance	Monthly Payment
1.			$	$
2.			$	$
3. Institution Credit Card / Institution Name and Address			$	$

CONDENSED BUSINESS FINANCIAL STATEMENT

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.	NET WORTH (Total Assets Less Liabilities)	$

SIGNATURE(S)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I / We certify that all information herein is true and complete. I / We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I / We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

AUTHORIZED OFFICER MUST BE ONE OF THE FOLLOWING (check one): ____ PRESIDENT/CHAIRMAN ____ V.P. ____ TREASURER ____ OWNER ____ PARTNER

X _____ Applicant Signature Title Date

X _____ Authorizing Signature Title Date

FOR INTERNAL USE ONLY

ACCOUNT NO. (1)			ACCOUNT NO. (2)		
DATE APPROVED	CREDIT LINE	APPROVED BY	DATE APPROVED	CREDIT LINE	APPROVED BY

All contents are accurate at the time of printing, for changes that may have been made after printing please call (800) 545-0172.

CREDIT DISCLOSURES

Annual Percentage Rate (APR) for Purchases & Balance Transfers	**14.50%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advance	**15.00%**
Minimum Payment	The full statement balance is due 26 days after closing date.
Transaction Fees	
Balance Transfer Fee	Either **3%** of the amount of each transfer or **$5 minimum**, whichever is greater.
Cash Advance Fee	Either **3%** of the amount of each cash advance or **$10 minimum**, whichever is greater.
Foreign Transaction Fee	**2% of each transaction**
Penalty Fees	
Late Payment Fee	**$25.00**
Return Payment Fee	**$30.00**
Over-the-Credit-Limit Fee	**NONE**
Annual Fees	**NONE**
Other Fees	
Card Replacement Fee	**$20.00**

The information about the costs of the cards described above is accurate as of November 1, 2026. This information is subject to change. To receive the most up to date information, write us at
GNB Bank, P.O. Box 246, Grundy Center, IA 50638-0246.

How to Avoid Paying Interest on Purchases	Your due date is at least 26 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and balance transfers on the transaction date.
Method of Computing the Balance for Purchases	Average Daily Balance Including New Purchases*

*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 26 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 26-day grace period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on the new Credit Purchases from the date of posting to your account during the current billling cycle, and will contine to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 26 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.

A finance charge will be imposed on Cash Advances and Balance Transfers from the date made or from the first day of the billing cycle in which the Cash Advance or Balance Transfer is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances and Balance Transfers until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 26 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 26 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances and Balance Transfers posted to your account during previous billing cycles.

The prime rate used to determine your APR is the rate published in the Wall Street Journal on the 1st day of the prior month.