



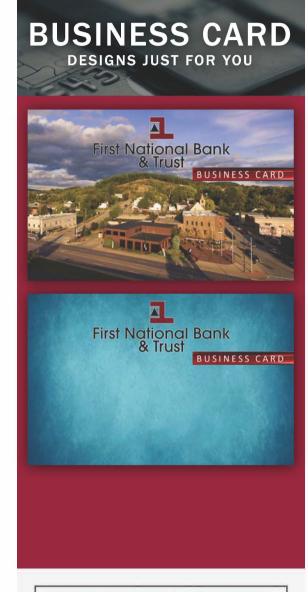
Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial products and services, like our convenient, flexible Visa® Credit Card.

Make your new Card your constant traveling companion and you'll always have instant credit at your fingertips. Your new Card is already packed with everything you need to take you anywhere you want to go. From the tiniest boutique to the largest resort, your

Card is your ticket to the best.
You'll enjoy more shopping, more fine restaurants and more travel opportunities with your new Card whether you're going across town or around the world.

Cards are accepted around the globe wherever you see the Visa® emblem. So whatever your plans, choose the credit card that gives you all the value and buying power you need to turn your dreams into reality.

APPLY FOR YOURS TODAY!



SELECT THE DESIGN OF YOUR CHOICE:

01 - First National Bank & Trust Downtown Iron Mountain

02 - Turquoise Blue



INTEREST RATES AND INTEREST CHARGES	VISA*
Annual Percentage Rate (APR) for Purchases	13.15% - 17.15% When you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate
APR for Balance Transfers	13.15% - 17.15% When you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate
APR for Cash Advances	13.15% - 17.15% When you open your account, based on your credit worthiness. After that, your APR will vary with the market 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
Minimum Interest Charge	None
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
FEES	VISA®
Annual Fees	None
Transaction Fees	None 1.00% of each transaction in U.S. dollars \$5.00
Penalty Fees	\$27.00 None \$5.00

NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement under Section 766.59 Wis. States., or court decree under Section 766.70 Wis. States., will adversely affect the rights of the Bank unless the Bank is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened.

CREDIT APPLICATION		e Total must include all Balance Transfers. For credit			
Credit Limit Requested \$		card lines of \$25,000 or more, additional documentation may be required.			
LIST EMPLOYEES WHO YOU WISH TO REC	EIVE CARDS				
Each employee credit limit can be set to the Total Credit Line	Amount, Use additional page	if necessary.			
Name to Appear on Card	Credit Limit	Social Security Number	Date of Birth (MM/DD/YY)	Signature	
Principal 1					
Principal 2			Na.		
Authorized User 1*					
Authorized User 2*					
Authorized User 3*					
This section was completed by:					
Signature					
Print Name		Title			

RATES: Rates are accurate as of the print date of this disclosure and are subject to change after this date. Contact the bank for current rate information - 877.803.1814

PRINT DATE: 8/17/2023

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	Company Name			TA	X ID#			# Of Employeea
	Current Address				none	Years Est.		
to avoid using in processing your application.	City	Zip Code				x Characters 24)	☐ Corporation ☐ Partnership	
	Nature of Business Misc Instructions					☐ Sole Proprietorship ☐ Other		
	Name & Title Person Opening Account (Beneficial Owner 1)				Social Security #		% of Ownership	
	Current Address				City	St	te Zip Code	
	Name & Title Beneficial Owner 2				Social Securit	/ #	% of Ownership	
					City	Stu	te Zip Code	
	Beneficial Owner 1 Information:	% of ow				2 Information:	% of ow	
I	Individual Name Date of Birth Indivi				vidual Name Date of Birth			
I	Address (Residential or Business Street)	Sult	te/Apartment Number	Address (i	Residential or	Business Street)	Sult	e/Apartment Number
I	City State 2	ip Code So	ocial Security Number	City		State	Zip Code So	cial Security Number
İ	1. Company/Bank Name					Phone ()		Type of Account
	Company/Bank Name Company/Bank Address							Type of Account
						Contact Name Phone ()		Type of Account Type of Account
	Company/Bank Address					Contact Name		
	Company/Bank Address 2. Company/Bank Name					Contact Name Phone () Contact Name Phone ()		
	Company/Bank Address 2. Company/Bank Name Company/Bank Addresa					Contact Name Phone () Contact Name Phone		Type of Account
	Company/Bank Address 2. Company/Bank Name Company/Bank Address 3. Company/Bank Name	yyour credit and a bound by the term to be conclusively report information	mployment history, and to a sand conditions of the car presumed by the applicant about your account to the	answer questik dholder egree 's use. If you i credit bureau Part	ons others ma ment, a copy of intend to apph is. Late payme	() Contact Name Phone () Contact Name Phone () Contact Name that all Information hery ask us about our cred for which will be mailed to for joint credit, the units, missed payments,	t experience with you the applicant if this ersigned shall be join or other defaults on you	Type of Account Type of Account Type of Account ate. You authorize us to requ. This offer is subject to the application is granted, receifly and severally liable for an application is granted, receifly and severally liable for an