THE BUSINESS BANK
OF SAINT LOUIS

MEMBER FDIC

BUSINESS VISA
DEBIT CARD APPLICATION

☐ **YES,** I want a Business Debit Card

Applicant must have one of the following accounts with The Business Bank of St Louis: Small Business Checking, Business Checking, or a Business Checking NOW account.

BUSINESS PROFILE

CHECK ONE: ☐ SOLE PROPIETORSHIP ☐ C CORPORATION ☐ S CORPORATION ☐ GENERAL PARTNERSHIP ☐ LIMITED PARTNERSHIP ☐ LIMITED LIABILITY CO ☐ NON PROFIT ☐ OTHER (specify) _____

LEGAL NAME OF BUSINESS:		COMPANY TAX ID:
STREET ADDRESS OF BUSINESS (no PO Boxes):	CITY:	STATE/ZIP:
BUSINESS PHONE NUMBER:	BUSINESS FAX NUMBER:	EMAIL ADDRESS:

BUSINESS DEBIT CARD

BUSINESS ADDRESS WHERE DEBIT CARD(S) SHOULD BE MAILED (no PO Boxes):	# OF CARDS	CITY/STATE/ZIP:
CHECKING ACCOUNT NUMBER:	BUSINESS NAME TO APPEAR ON CARD:	

CARDHOLDER NAME TO APPEAR ON 1st CARD:	DATE OF BIRTH:	CARDHOLDER SSN:	CARDHOLDER PHONE NO:
CARDHOLDER NAME TO APPEAR ON 2nd CARD:	DATE OF BIRTH:	CARDHOLDER SSN:	CARDHOLDER PHONE NO:
CARDHOLDER NAME TO APPEAR ON 3rd CARD:	DATE OF BIRTH:	CARDHOLDER SSN:	CARDHOLDER PHONE NO:
CARDHOLDER NAME TO APPEAR ON 4th CARD:	DATE OF BIRTH:	CARDHOLDER SSN:	CARDHOLDER PHONE NO:

POS AND ATM LIMITS ON DEBIT CARDS

CARDHOLDER #1:	POS LIMIT:	ATM LIMIT:	POS / ATM: 500/500
CARDHOLDER #2:	POS LIMIT:	ATM LIMIT:	OTHER (specify): _____ (Not to exceed $2000.00)
CARDHOLDER #3:	POS LIMIT:	ATM LIMIT:	
CARDHOLDER #4:	POS LIMIT:	ATM LIMIT:	

SIGNATURE INFORMATION

By signing below, you are requesting THE BUSINESS BANK OF ST LOUIS, to issue to the cardholders listed above VISA Business Debit Card(s). You agree to the terms and conditions of the agreement, including any fees and charges that can be amended from time to time. To initially qualify for the card you must maintain an account for at least six months, maintain an average balance of $2500.00 and incurred less than two overdrafts in the last six months. You authorize THE BUSINESS BANK OF ST LOUIS to verify the information in the application and to obtain further information concerning the credit and deposit account standing of your business. As the account owner(s) you fully understand that if this application is approved, debit card(s) will be issued by THE BUSINESS BANK OF ST LOUIS and that the Cardholder(s) will have access to your Business checking account. You will be responsible for any liability caused from negligence by the cardholder, if the cardholder is terminated from your Company, you are responsible for retrieving the card and notifying the Bank of the termination.

PLEASE PRINT NAME	SIGNATURE	DATE
PLEASE PRINT NAME	SIGNATURE	DATE
PLEASE PRINT NAME	SIGNATURE	DATE
PLEASE PRINT NAME	SIGNATURE	DATE

FOR BANK USE ONLY

☐ APPROVED ☐ DECLINED	BANK EMPLOYEE NAME:	ADDITIONAL INFORMATION:	DATE:

THE BUSINESS BANK OF ST LOUIS

VISA BUSINESS DEBIT CARD

This agreement is the contract for your VISA Business Debit Card. Please read and keep for your records. By signing, using or authorizing the use of your Card, you will have accepted the Card, agreed to the terms of the Agreement, and acknowledged receipt of said Disclosures.

1. In this Agreement the words "you" and "your" mean those persons who have signed a deposit agreement for a checking account ("Account") with The Business Bank of St Louis ("Bank") and have issued a VISA Business Debit Card(s) ("Card") in connection with the Account. You agree this agreement supplements and becomes a part of your said deposit agreement with the Bank. By receiving and retaining, using or authorizing others to use the Card, you agree to be bound by the following terms and conditions governing the use of the Card.

2. After you have signed the Card, you may use it to obtain goods and/or services from businesses displaying the VISA sign or otherwise authorized to honor VISA, to obtain cash from any financial institution using their automated teller machines ("ATM") or other electronic point-of-sale ("POS") transactions, in which all such transactions shall be posted directly to your Account.

3. Each time you use the Card to purchase goods or services from your Account, you authorize the Bank to debit or credit your Account in the same way other transactions for your Account are handled.

4. If using your Card overdraws your Account, you must immediately pay the Bank for the amount of the overdraft, plus any applicable fees. Should you decide to terminate your Account or the services provided by the Card; the Account will remain open until all cards issued on the Account are returned. Should you wish to change or delete an owner or authorized signor on the Account, the Card issued to that individual must be returned prior to the change or deletion. In either case you agree to pay the entire amount due the Bank or paid out of the Account by reason of any use of the Card.

5. Unless the law provides otherwise, you waive and release the Bank from all defenses, rights and claims that you have or may have against any third party arising from or relating to any use of the Card.

6. In consideration for using the Card, you waive the right to stop payment on a draft or item originated by the use of the Card. You also waive any right to receive automatically with your periodic Account statements a copy or facsimile of any draft or item originated by use of the Card. You have the right to inspect a copy of any such draft or item upon your prompt request and compliance with reasonable procedures set by the Bank.

7. As a security measure, when using the Card at an ATM, the Bank will limit the amount, which may be withdrawn from your account over certain periods of time. The use of the Card may be otherwise limited by the Bank's discretion. The privilege of using the Card in no way constitutes an absolute right to withdraw all funds from your Account through the use of the Card.

8. The Bank may refuse to issue a Card or may revoke your Card privileges with or without cause or notice. Other than any required by federal or state law. The Card at all times remains the property of the Bank and may be repossessed by the Bank at any time. Upon cancellation of your Card privileges, the Card must be surrendered by you to the Bank or its authorized agent upon demand or upon knowledge of cancellation. You agree not to use or attempt to use an expired, revoked or otherwise invalid Card. If the Card is used other than as permitted by this Agreement, the Bank may, at its option and without waiving any rights, recognize the transactions and debit or credit your Account accordingly. The cancellation of Card privileges, by you or the Bank, will not affect other rights and privileges under your deposit agreement for the Account.

9. If your card is lost or stolen, you agree to immediately notify the Bank by calling (314)721-8003 or toll free 1-866-303-8003, Monday through Friday, 8:00 a.m. – 5:30 p.m. After telephoning you will confirm this in writing within 48 hours to: **The Business Bank of St Louis, Attn: Account Services, 8000 Maryland Ave., Clayton, MO 63105.** You also agree to cooperate completely with the Bank in its attempts to recover from any unauthorized Card users and to assist in their prosecution.

10. The Bank has no liability or responsibility if, for any reason, the Card is not honored at any establishment.

11. You agree to inspect any periodic statements of the Account reflecting transactions originated by the Card and to notify the Bank immediately of any erroneous, improper or unauthorized entry to the Account.

12. You agree not to disclose to anyone the confidential Personal Identification Number furnished by the Bank to be used in POS and ATM transactions with the Card.

13. Except for telephone orders, POS and ATM use, you agree to sign a draft or other applicable item for any transaction involving the Card.

14. The provisions of any agreement between you and the Bank for your Account, or any type of overdraft protection plans are included herein by reference except where they conflict or are inconsistent with this Agreement. In that case, this Agreement governs as far as the use of the Card is concerned. The term "draft" used herein means the paper document used when the transaction is originated by the Card. It also means any transaction created electronically by use of POS or ATM terminal. The meaning of the term "check" as used in your Account deposit agreement includes "draft" for the purpose of this Agreement.

15. The Bank may modify or amend this Agreement, in whole or in part, at any time upon proper notice to you.

16. If you should authorize another person to use your Card and entrust a Card to him or her, you agree that such authorization shall continue in effect for as long as that person has possession of the Card. That you will be liable for all transactions to the Account arising from use of the Card by such person during that time; and, that no revocation of such authority by you will be effective or binding on the Bank until you recover possession of the Card to the Bank's satisfaction as outlined in the VISA Liability Waiver Program.

17. If your Account is owned by more than one person, partner or member, each of you is subject to this Agreement and both are individually and jointly responsible for any obligations arising from the use of the Card. Any notice given by the Bank shall be deemed given to you if mailed in writing to any one person bound by this Agreement at the last address for the Account furnished in writing to the Bank.

18. If the Bank takes legal proceedings against you because of a default in the terms of this Agreement, you must pay reasonable attorney's fees and other costs of the proceedings. Your responsibility for the fees and costs shall not exceed the maximum allowed by law.

19. All matters, whether sounding in contract or tort, relating to the validity , construction, interpretation or enforcement of this Agreement shall, unless governed federal law, be determined by the laws of the State of Missouri, whether you are now or later become a resident of another state.

20. You authorize the Bank to make or have made any credit, employment and investigative inquiries, as the Bank deems appropriate in connection with the issuance and use of your Card. The Bank can furnish information concerning your Account or credit file to consumer reporting agencies and others who may properly receive that information.

21. The Bank can delay enforcing its rights under this Agreement without losing them.

22. Foreign Exchange/Currency conversion; a currency conversion fee will be assessed on International transactions where VISA/PLUS has performed a currency conversion function. This fee will be based on a rate selected VISA/PLUS from the range of rates available in wholesale currency markets for the applicable processing date, which may vary from the rate VISA/PLUS itself receives, or the government mandated rate in effect for the applicable central processing date. You agree to accept the converted amount in US dollars.

THE BUSINESS BANK
OF ST. LOUIS
ELECTRONIC FUNDS TRANSFER AND UCC ARTICLE 4A DISCLOSURES

Electronic Fund Transfer Disclosures
An "Electronic Fund Transfer" is any transfer of funds that is initiated through an electronic terminal, telephone, computer, or magnetic tape for the purpose of ordering, instructing, or authorizing a financial institution to debit or credit an account. The term includes, but is not limited to point of sale transfers; automated teller machine transfers; direct deposits or withdrawals of funds; transfers initiated by telephone; and transfers resulting from debit card transactions, whether or not initiated through an electronic terminal.

Consumer Liability
Tell us **AT ONCE** if you believe your **ATM** "Card" or **Debi**t "Card" and/or personal identification number (PIN) or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus the amount available on your instant credit). If you tell us within **2** business days, you can lose no more than $50 if someone used your Card/Code/PIN without your permission. If you do **NOT** tell us within **2** business days after you learn of the loss or theft of your Card/Code/PIN, and we can prove that we could have stopped someone from using your Card/Code/PIN without your permission if you had told us, you could lose as much as $500. Also, if your statement shows transfers/transactions that you did not make, tell us at once. If you do **NOT** tell us within **60** days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept your from telling us, we will extend the time periods.

Contact in Event of Lost or Stolen Card/Code/PIN or Unauthorized Transfer
If you believe your Card/Code/PIN has been lost or stolen or that someone has transferred, or may transfer, money from your account without your permission, call (314) 721-8003 or write: The Business Bank of Saint Louis, 8000 Maryland Avenue, St. Louis, Missouri 63105.

Business Days/Hours
For purposes of these disclosures, our business days are Monday through Friday 8:00 a.m. until 5:30 p.m. Holidays are not included.

Transfer Types and Limitations
You may use your Card and PIN to:

- Withdraw cash from your checking or statement savings account up to a maximum of $500.00 (if there are sufficient funds in your account) per day.
- Transfer funds between your checking and statement savings account whenever you request.
- Obtain balance information on your deposit accounts.
- Pay for purchases at places that have agreed to accept the Card/PIN provided your card accesses a checking account or a Money Market Deposit Account.

Some of these services may not be available at all terminals. At some terminals, only the primary checking account and primary savings account may be accessed. Frequency and amount of transfer limits may vary with terminals.

You may use Online Banking/Bill Pay to:

- Transfer funds between your deposit accounts
- To determine the balance in your accounts
- Obtain transactions on your accounts.
- Make payments on your loans at The Business Bank.
- View transactions.
- Pay bills directly from your checking account in the amount and on the days you request.

Transfers from a Money Market Deposit account or a savings account to another account or to third parties by preauthorized, automatic or telephone transfer are limited to six (6) per month or statement cycle (if monthly) with no more than three (3) may be check, draft, debit card or similar order to third parties. If you do not use your card for 12 consecutive months, we may make your card inactive. Cash withdrawals and purchases of goods or services will be limited to a maximum of $500 (provided there are sufficient funds in your account) per day.

Fees For Transactions
ATM/DEBIT CARD USE:

We will charge you for using your ATM Card or Debit Card at any foreign ATM terminal. You will be charged $1.00 for each foreign ATM transaction in excess of 10 per month. We will charge you for "surcharges" assessed by other ATM owners. A 1% Currency conversion fee will be assessed on International transactions where VISA/PLUS has performed a currency conversion function. This fee will be based on a rate selected by VISA/PLUS from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate VISA/PLUS itself receives, or the government mandated rate in effect for the applicable central processing date. A.20% (twenty basis points) Currency conversion fee will be assessed on International transactions where Cirrus, MasterCard or Maestro has performed a currency conversion function. This fee will be based on either a government mandated exchange rate, or a wholesale exchange rate selected by Cirrus, MasterCard or Maestro and the rate used will be the applicable rate on the day the transaction was processed, which may differ from the date of the transaction or when it posted to your account. A .80% (80 basis points) Cross Border fee will be assessed on all International transactions whether or not a currency conversion function was performed by Cirrus, MasterCard or Maestro.

TELEPHONE/ONLINE BILL PAYMENT:

We will charge $4.00 for each manual telephone transfer. We will charge you $6.00 each month for online bill pay for the first 20 payments. Each additional payment after 20 is fifty cents ($.50).

Confidentiality – We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders, or
- If you give us your written permission.

Documentation
Terminal Transfers: You can get a receipt at the time you make any transfer to or from your account when using an automated teller machine (ATM) or point-of-sale (POS) Terminal.

Preauthorized Credits: If you have arranged to have direct deposits make to your account at least once every 60 days from the same person or company, and for which you do not receive written notification from that person or company, you can call us at (314) 721-8003 to find out whether or not the deposit has been made.

Periodic Statements: You will get a monthly statement on your checking account. You will get a monthly statement on your savings account unless there are no transfers in a particular month. In any case you will get the savings statement at least quarterly.

Preauthorized Payments and Right to Stop Payment
If you told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at (314) 721-8003, or write us at 8000 Maryland Avenue, St. Louis, Missouri 63105, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you $20.00 for each stop payment order you give.

Notice of varying amounts
If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will clear and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

Liability for failure to stop payment of preauthorized transfer
If you order us to stop one of these payments 3 or more business days before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Personal Identification Number (PIN). The ATM PIN or POS PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN or POS PIN available to anyone not authorized to sign on your accounts.

Bank's Liability – If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal/system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control, such as (fire/flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

ERROR RESOLUTION – In case of errors or questions about your Electronic Transfers: Telephone us at (314) 721-8003 or write us at 8000 Maryland Avenue, St. Louis, Missouri 63105 as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. The 10-day time period is extended to 20 days if the notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made. The 45-day time period is extended to 90 days if the notice of error involves an electric funds transfer that was not initiated within a state; resulted from a point of sale debit card transaction; or occurred within 30 days after the first deposit to the account was made. We will tell you our results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used on our investigations.

UCC-4A Disclosures
Uniform Commercial Code Article 4A (UCC-4A) requires us to provide you with the following disclosures relating to Automated Clearing House (ACH) transactions not covered by the Electronic Funds Transfer Act and "wholesale" wire transfers.

Provisional Payment
Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (ie, the originator of the entry) shall not be deemed to have paid you the amount of such entry.

Notice of Receipt of ACH Items
Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law
We may accept on your behalf payments to your account which have been transmitted through one or more automated clearing houses and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the Laws of the State of Missouri.