



U CHOOSE REWARDS® POINTS

- 1,000 extra points for registering your card at www.uchooserewards.com
- 1,000 extra points for your first purchase after registering your card
- One point per one dollar spent on purchases
- Redeem points for cash back, travel, gift cards, merchandise, & more
- No annual fee

KENTUCKY BANK BUSINESS VISA® CREDIT CARD APPLICATION

COMPANY NAME	(PLEASE PRINT)	TELEPHONE ()	FAX ()
ADDRESS	STREET	BUSINESS EMAIL ADDRESS	
	CITY	STATE	ZIP
PRINCIPAL BUSINESS ACTIVITY		HOW LONG IN BUSINESS	TAX ID NUMBER
PRINCIPAL BANK		BRANCH	

PLEASE ATTACH CURRENT FINANCIAL STATEMENT, INCOME TAX RETURNS, AND EITHER A CORPORATE/PARTNERSHIP RESOLUTION OR SOLE PROPRIETORSHIP AFFIRMATION OF BUSINESS PURPOSE, WHICHEVER IS APPLICABLE.

OFFICER(S) OF COMPANY	NAME	TITLE	SSN
	ADDRESS		
OFFICER #2	NAME	TITLE	SSN
	ADDRESS		
OFFICER #3	NAME	TITLE	SSN
	ADDRESS		
OFFICER #4	NAME	TITLE	SSN
	ADDRESS		

The Corporation, Partnership or Sole Proprietor(s) ("Applicant") requests that the Bank establish a Visa Account ("Account") and agrees that [1] all the information provided is correct; [2] the Bank is authorized to investigate and obtain and exchange reports regarding this application or resulting account with credit reporting agencies and others including personal guarantors or principal shareholders; [3] credit cards may be issued to the Applicant and any named Authorized Users; [4] the Applicant will be liable for the entire Account including all charges incurred by each Authorized User for his/her respective Account balance; [5] acceptance or use of this Account constitutes agreement to the terms and conditions of the account Agreement; [6] the undersigned agrees to unconditionally, personally guarantee payment of all monies to become due under the Business Credit Card Agreement.

PLEASE CHECK ONE AND SIGN BELOW (attach additional names)

SOLE PROPRIETOR or INDIVIDUAL ACCOUNT FOR BUSINESS

PARTNERSHIP (signatures of all general partners required, along with copy of partnership agreement)

CORPORATION (authorized officer(s) with Corporate Resolution)

NAME	TITLE
SIGNATURE	DATE
NAME	TITLE
SIGNATURE	DATE

CUSTOM BUSINESS CARD REPORTING SYSTEM

To structure your company's Business Card Reporting System, you may select any number of divisions (beginning with at least two) or departments (within a division) using the recommended format. Please attach additional page for multiple divisions and departments. Division/department numbers are helpful but not required. If the format does not fit your needs, please tell us in detail what you would like and we will make every effort to customize your request. An individual must be slotted into the company, a division or a department depending on your level of requested reporting.

CARDHOLDER'S NAME (as shown on BusinessCard)		SIGNATURE	
DIVISION NAME & NUMBER (5 digit max)	DEPARTMENT NAME & NUMBER (4 digit max)	REQUESTED CREDIT LINE	ATM ACCESS? (check one) <input type="checkbox"/> YES <input type="checkbox"/> NO
CARDHOLDER'S NAME (as shown on BusinessCard)		SIGNATURE	
DIVISION NAME & NUMBER (5 digit max)	DEPARTMENT NAME & NUMBER (4 digit max)	REQUESTED CREDIT LINE	ATM ACCESS? (check one) <input type="checkbox"/> YES <input type="checkbox"/> NO
CARDHOLDER'S NAME (as shown on BusinessCard)		SIGNATURE	
DIVISION NAME & NUMBER (5 digit max)	DEPARTMENT NAME & NUMBER (4 digit max)	REQUESTED CREDIT LINE	ATM ACCESS? (check one) <input type="checkbox"/> YES <input type="checkbox"/> NO

USA PATRIOT ACT Please note: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Legal Entity Account such as name, address, date of birth, individuals with beneficial ownership (25% or more) and one individual with significant managerial control of the Legal Entity. We may also ask for other identifying documents.



PO BOX 157 • PARIS, KY 40362 www.kybank.com



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases¹	9.25% APR will vary with the market, based on the Prime Rate.
APR for Balance Transfers²	0.00% introductory APR for 6 months after the account is opened. After that, your APR will be 9.25% . This APR will vary with the market, based on the Prime Rate.
APR for Cash Advances³	19.25% This APR will vary with the market, based on the Prime Rate.
Penalty APR⁴ and When It Applies	Up to 29.25% This APR will vary with the market, based on the Prime Rate, up to 29.99%. The Penalty APR may be applicable to your Account if your account is past due 60 days. How Long Will the Penalty APR Apply? The Penalty APR will apply until you make 6 consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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

Annual Fee	None
Transaction Fees Balance Transfers Cash Advances Foreign Transactions	Either \$8 or 3% of the amount of each balance transfer, whichever is greater. Either \$10 or 3% of the amount of each advance, whichever is greater, for each convenience check advance, ATM advance, or advance through any Kentucky Bank customer service offering, or any advance obtained in person at a participating financial institution or other source. 3% of each transaction amount converted to U.S. dollars.
Penalty Fees Late Payment Returned Check or Returned Payment	Up to \$20 Up to \$20

¹ We add 6.00% to the Prime Rate to determine the APR for Purchases.

² We add 6.00% to the Prime Rate to determine the APR for Balance Transfers after the introductory rate period.

³ We add 16.00% to the Prime Rate to determine the APR for Cash Advances.

⁴ We add 26.00% to the Prime Rate to determine the Penalty APR, up to a maximum of 29.99%.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Account Agreement for more details.

Billing Rights: Information on your right to dispute transactions and how to exercise those rights is provided in Account Agreement.

Lost or Stolen Card Replacement: Standard delivery at no charge; Rush delivery \$25.00.

Minimum Payment: Three percent (3%) of the new balance or \$20.00, whichever is greater, plus the amount of balance that exceeds the Credit Limit, plus any amounts past due.

Prime Rate: Variable APRs are based on Prime Rate as published in the "Money Rates" section of the Wall Street Journal on the 1st day of each month. Prime Rate is 3.25% as of 03/16/2020.

Interest Rate: Rates shown are variable and subject to change. The information about the costs of the card described in this application is accurate as of the date above. This information may have changed after that date. To find out what may have changed, contact Kentucky Bank via the address and phone number below.

Balance Transfers: If a balance transfer request is more than your Available Credit Limit, we will automatically lower the balance transfer amount to your Available Credit limit and complete the transfer. Until your balance transfer(s) is posted, you may need to make a payment or payments to your other accounts to keep them current. Balance transfers are not subject to a grace period and may take 2 to 4 weeks to process. Balance transfers cannot be used to pay off other Kentucky Bank obligations. A balance transfer fee (greater of \$8 or 3.00% of the total dollar amount transferred) will be applied to your account when the requested transfer is processed. The Fee, and the transfer transaction, will appear on your monthly Account Statement. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights.

Rewards: After registering the card at www.uchooserewards.com, you will earn one (1) reward point for every one U.S. dollar (\$1) in qualifying purchases, rounded down to the closest dollar on every purchase. Qualifying purchases do not include balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, money orders, and gift or stored value cards, any checks that are used to access your account, interest, unauthorized or fraudulent purchases, or fees of any kind. Points expire after three years. Reward points earned in calendar month one, expire on the last day of calendar month thirty-six.