Visa® Business
RATES AND FEES DISCLOSURE TABLE

Lake Ridge Bank™

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00%** introductory APR for six months. After that your APR will be **14.88%.**
APR for Balance Transfers	**0.00%** introductory APR for six months. After that your APR will be **14.88%.**
APR for Cash Advances	**21.99%**
Grace Period for Purchases	25 days; no grace period for cash advances
Method of Computing the Balances for Purchases	Average daily balance excluding new purchases
Minimum Monthly Payment	Your Minimum Payment will be the full amount by which your regular New Balance exceeds your credit line, plus 2% of your New Balance rounded up to the nearest dollar or $15.00, whichever is greater, or your full New Balance if it is less than $15.00.
Fees	
Annual Membership Fee	**None**
Penalty Fees • **Late Payment** • **Return Payment**	 $39 $39
Cash Advance Transaction Fee	3% of the amount of the advance or, $10.00, whichever is greater.
International Transaction Fee	1% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.

Rewards Program: Lake Ridge Bank Visa® Business card offers a Rewards Program. For every dollar in net purchases the account holder charges to an account covered by our Rewards Program, one bonus point will be earned. The points will accrue monthly on the account holder's statement. The rewards earned can be redeemed for travel, merchandise, gift cards, or for cash back.

Balance Transfers: Lake Ridge Bank credit card holders can transfer balances from other bank's credit cards to their Lake Ridge Bank credit card account.

Rev. 11/2025

EQUAL HOUSING LENDER | Member FDIC

Lake Ridge Bank™

VISA® BUSINESS REWARDS CREDIT CARD APPLICATION

This Business Credit Card Application is subject to your agreements and representations included on page 3 of this document.

Business information

Legal Business Name	Company Name to Appear on Card	Federal Tax ID Number

Physical Business Street Address (Include Number, Street, City, State, and Zip Code. Do not use PO Box.)

Mailing Address (if different from Physical Address, above)	Website Address (URL)

Business Phone Number	Date Business Established	Business Description

☐ Sole Proprietor ☐ Ltd Partnership ☐ Ltd Liability Company ☐ Association
☐ Corp or Subchapter S Corp. ☐ General Partnership ☐ Not-for-Profit/Govt.

Authorizing Officer

Name	Social Security Number
Address	**Date of Birth**
Email	**Position/Title**

Phone	Business Ownership
Officer Annual Income:	Other Income:

Card Options and Account Setup

Credit Limit Requested $	Choose a billing method: ☐ Individual Billing: Each Individual Cardholder will receive a separate bill and submit individual payments. ☐ Consolidated Billing: Activity for all individual cards will appear on one statement by last 4-digits of card number and one payment will be submitted.

Method of Card Delivery: ☐ Instant Issue ☐ Mailed (5-7 business days)	If you chose Instant Issue, choose from the folowing and provide with application: ☐ Business Logo ☐ Stock Image
Pickup Location for Instant Issue	· Image file must be in a .jpeg · Minimum resolution of 1015 X 640 · Aspect ratio 3:2 · Landscape images are recommended.

Supporting Documentation Required with this completed and signed Visa Business Credit Card Application

Provide <u>one</u> of the following:

☐ Filed Articles and Bylaws (Corporation) ☐ Partnership Agreement (LLP)
☐ Operating Agreement (LLC) ☐ Meeting minutes authorizing borrowings (Non-profit, Government Entity)

If requested amount >$25,000, provide:

☐ Most recent 2 years Business Tax Returns <u>or</u> Fiscal Year End Income Statements and Balance sheets.
☐ Verification of income of any owner 20% or more (tax return, W-2 or 2 months recent paystubs)*
☐ Current Personal Financial Statement of any owner 20% or more*
**Not Required for Non-Profits, Government Entities, and Associations*

Certification of Beneficial Ownership provided by Bank*
☐ Completed and Signed by any owner 20% or more
**Not Required for Non-Profits, Government Entities, and Associations*

Bank Use Only

Branch: _____ **Banker:** _____

Company's Approved Aggregate Outstanding Credit of all cards issued not to exceed $: _____

VISA BUSINESS REWARDS CREDIT CARD APPLICATION

YOUR AGREEMENTS AND REPRESENTATIONS GOVERNING THIS CREDIT CARD APPLICATION

INTENT OF APPLICATION. The business entity (the "Company") identified on page 1 hereby requests Lake Ridge Bank, Monona, Wisconsin, or its successors or assigns ("LRB") to establish a credit card authority for the Company pursuant to which LRB will open one or more credit card accounts ("Account(s)") in the name of the Company and will issue one or more commercial credit cards or card numbers (each a "Card") to the Company and/or the employees or agents of the Company (collectively "Employees") to be used for Company related business, commercial or agricultural purposes. Officer/Owner who signs below, or on behalf of the Company, represents that he, or she, is duly authorized by the Company to sign this Agreement and to bind the Company to the *Company Agreement Concerning Card Issuance* as set forth herein.

COMPANY'S AGREEMENTS CONCERNING CARD ISSUANCE. If Lake Ridge Bank approves Company's request, LRB will inform the Company of the amount of the Company's credit card authority. LRB will rely on the information provided in this form and any attached sheets regarding (a) the number of Accounts to open; (b) the requested credit limit for each Account; (c) the identity of employees whose names are to be printed on Cards, in addition to the Company's name; (d) where to send copies of the monthly statements for each Account; and (e) other pertinent information. LRB will then issue Cards in accordance with the credit authority established for the Company. Subsequently, the Company shall give LRB notice of the same information for additional Employees authorized to use Cards, requested changes in credit limits for Accounts, and of termination by the Company of an Employee's authorization to use a Card. LRB will not be obligated to recognize changes, additions, deletions or other information contained in a notice until after receiving the notice and having had a reasonable period of time thereafter to act thereon. Upon the issuance of Cards, as set forth herein, (i) the Company, by using or authorizing Employees to use Cards, will be deemed to be in agreement, and will comply with all of the terms and conditions stated in the Credit Card Disclosure Agreement that is provided after approval; (ii) the Company will instruct Employees who use Cards to use them in accordance with this Agreement; (iii) the Company will pay when due all charges made to each Account; and (iv) LRB may answer questions and give information to others concerning LRB's credit experience with the Company. The Company authorizes LRB to investigate the Company's creditworthiness and payment history and to otherwise verify the information contained in this form. The Company certifies that all information contained in this form is true and correct.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT- 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. To process the Application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.

NOTICE. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation (FDIC), Customer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106

OFFICER / OWNER'S REPRESENTATIONS. Owner/Officer of the Business signing below certifies that: (1) the information provided in this Application with respect to the Business (including any attachments) is true, correct and complete in all material respects; (2) the personal information provided in this Application with respect to such Owner/Officer is true and correct; (3) the undersigned are authorized to submit this application on behalf of Business; and (4) Lake Ridge Bank is hereby authorized, from time to time at its discretion, to check the credit history of Business and the personal credit and employment history of each person signing this application, and to answer questions about Bank's credit experience with Business and each such person.

Signature of Authorizing Officer of Business

BY: _____

Signature | Printed Name | Date Signed

Guaranty Required for all Owners 20% or More

GUARANTY. (Required for all owners 20% or more) Each person signing below (a "Guarantor"), in his or her individual capacity (even though a title or other designation may be placed next to their signature) jointly and severally, unconditionally guarantees and promises to pay to LRB all indebtedness of the Company, identified above, at any time arising under or relating to any credit requested through this *VISA Business Rewards Credit Card Application,* as well as any extensions, increases or renewals of that indebtedness. Each Guarantor waives; (i) presentment, demand, protest, notice of protest, and notice of non-payment; (ii) any defense arising by reason of any defense of the Company or other Guarantor; and (iii) the right to require LRB to proceed against the Company or any other Guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify Guarantor of any additional indebtedness incurred by the Company, or any changes in the Company's financial condition. Each Guarantor also authorizes LRB, without notice or prior consent, to (i) extend, modify compromise, accelerate, renew, increase or otherwise change the terms of the guaranteed indebtedness; (ii) proceed against one or more Guarantors without proceeding against the Company or another Guarantor; and (iii) release or substitute any party to the indebtedness or this guaranty. Each Guarantor agrees; (i) to pay LRB's costs and attorney's fees in enforcing this guaranty; (ii) this guaranty shall benefit LRB and its successors and assigns; and (iii) an electronic or facsimile of Guarantor's signature, in any capacity, may be used as evidence of Guarantor's agreement to the terms of this guaranty. This is a guaranty of payment and not of collection and the Guarantor's liability hereunder shall be primary, direct and immediate. This Guaranty shall be governed by and construed in accordance with the laws of the State of Wisconsin.

Guarantor Signature

BY: _____

Signature as Authorizing Officer of Business and as Guarantor | Printed Name | Date Signed

BY: _____

Signature as Authorizing Officer of Business and as Guarantor | Printed Name | Date Signed

BY: _____

Signature as Authorizing Officer of Business and as Guarantor | Printed Name | Date Signed

BY: _____

Signature as Authorizing Officer of Business and as Guarantor | Printed Name | Date Signed

Employee Information		
Employee Name	Date of Birth	Last 4 of Social Security Number
Mobile Phone Number	Email Address	Individual Card Limit
If different than business address, Mail Card to:		
Employee Name	Date of Birth	Last 4 of Social Security Number
Mobile Phone Number	Email Address	Individual Card Limit
If different than business address, Mail Card to:		
Employee Name	Date of Birth	Last 4 of Social Security Number
Mobile Phone Number	Email Address	Individual Card Limit
If different than business address, Mail Card to:		
Employee Name	Date of Birth	Last 4 of Social Security Number
Mobile Phone Number	Email Address	Individual Card Limit
If different than business address, Mail Card to:		
Employee Name	Date of Birth	Last 4 of Social Security Number
Mobile Phone Number	Email Address	Individual Card Limit
If different than business address, Mail Card to:		
Employee Name	Date of Birth	Last 4 of Social Security Number
Mobile Phone Number	Email Address	Individual Card Limit
If different than business address, Mail Card to:		
Employee Name	Date of Birth	Last 4 of Social Security Number
Mobile Phone Number	Email Address	Individual Card Limit
If different than business address, Mail Card to:		

ORGANIZATION RESOLUTION AND AGREEMENT FOR CREDIT CARD PROGRAM

_____, who is the undersigned Recordkeeper

for_____.(the "Organization").

a_____*(type of entity)*organized under the laws of _____*(state)*. Does hereby certify:

That he/she is the Secretary or Assistant Secretary, or an officer, partner, owner, principal, manager, member, or other person having lawful custody of the official records of the above Organization (the "*Recordkeeper"*) and is authorized to provide this document to Lake Ridge Bank, ("*Bank"*).

That at a meeting of the governing body of the Organization duly held on_____(*date*) and at which a quorum was present and acting throughout, or pursuant to the unanimous written consent of its members, the following Resolution and Agreement was duly adopted and approved and is currently in full force and effect, and has not been amended or rescinded:

RESOLVED, that a credit card authority for this Organization be established by the Designated Officer named in the section immediately below with Lake Ridge Bank, and that separate accounts and credit cards ("Cards") under the said authority be opened and issued by Bank in the name of this Organization for use by employees and agents of the Organization who are identified from time to time by the Designated Officer, or by any successor to the Designated Officer identified from time to time by the Recordkeeper (or by the successor to the Recordkeeper), and that the Organization authorizes the use of the Cards in accordance with the Cardholder Agreement that is provided by Bank after approval.

RESOLVED FURTHER, that_____is the Designated Officer referred to in the above section of this Resolution, and that the Designated Officer or any successor to the Designated Officer designated in writing by the Recordkeeper (or by a successor Recordkeeper) may from time to time: request that Cards be issued in the name of this Organization; request that the credit limits and purchase controls be changed on existing Cards issued in the name of this Organization; designate additional persons authorized to use Cards issued by Bank in the name of the Organization; request termination of use of existing Cards; and communicate other pertinent information to Bank; and

RESOLVED FURTHER, that the forgoing resolution shall remain in full force and effect until written notice of an amendment or rescission thereof is delivered to and receipted for by Bank; and

RESOLVED FURTHER, that the Recordkeeper be and he/she is hereby authorized and directed to certify to Bank this resolution and that the Recordkeeper signing this Resolution and Agreement or any person designated in writing by the Recordkeeper, is authorized to certify to the Bank the names and signatures of person authorized to act on behalf of the Organization under the foregoing Resolution and Agreement, and from time to time hereafter, as additions to or changes in the identity of said Recordkeeper are made, such Recordkeeper or designee shall immediately report, furnish and certify such changes to the Bank, and shall submit to Bank a new incumbency certificate or the other document reflecting such changes in order to make such changes effective; and

RESOLVED FURTHER, that the foregoing resolution was adopted in accordance with the governing documents of the Organization, and that such resolution is now in full force and effect.

IN WITNESS WHEROF, the undersigned Recordkeeper has subscribed his or her name and, if appropriate or required, applied in the seal of the Organization to this Resolution and Agreement as of this_____day of _____,_____

REQUIRED AUTHORIZED SIGNERS

Signature by Secretary, Assistant Secretary, or other Person certifying to this Resolution and Agreement

_____

Signature Date

Name (*print*):_____

Title (*print*)_____

ADDITIONAL OFFICER

Signature by Second Person, certifying to incumbency of Authorized Signer(s)

_____

Signature Date

Name (*print*)_____

Title (*print*)_____

REQUIRED AUTHORIZED SIGNERS

Signature by Secretary, Assistant Secretary, or other Person certifying to this Resolution and Agreement

_____

Signature Date

Name (*print*):_____

Title (*print*)_____

REQUIRED AUTHORIZED SIGNERS

Signature by Secretary, Assistant Secretary, or other Person certifying to this Resolution and Agreement

_____

Signature Date

Name (*print*)_____

Title (*print*)_____

In this Agreement, the words "You" and "Your" mean each individual or entity that applies for and receives a Visa® Business Rewards card. "Card" means each Visa® Business Rewards card issued by Lake Ridge Bank to you and your authorized users and any duplicates or renewals we issue. "Account" means all accounts established for you, including any accounts established for a person designated by you as an authorized user. "We", "Us" and "Our" mean Lake Ridge Bank. This Agreement applies only to cards issued to commercial accounts. You agree to deliver Lake Ridge Bank a certified copy of resolutions duly adopted by the officers, members, or partners. You warrant that the Card shall not be used for personal, family, or household purposes.

1. Responsibility. You, except as prohibited by law, agree to repay all debts and any **FINANCE CHARGE** or any other fees or charges arising from the use of the card and the card account. You are also responsible for charges made by anyone else to whom you give the card, and this responsibility continues until you recover and return the card to us.

2. Credit Line. You agree not to let any account balance exceed its Credit Line but you remain responsible for any payment even if it does and any account balance in excess of the Credit Line is payable immediately. We reserve the right to reduce your Credit Line from time to time, or to revoke your card without affecting your obligation to pay the account balance. The cards remain our property, and if we request, you must recover and surrender to us all cards we have issued on your account.

3. **Credit Card Account Services**. These services are available through your Card account, up to the amount of your credit limit.

a. **Credit Purchases**. You can use your account to purchase goods and services wherever Visa® credit cards are accepted (referred to in this Agreement as "Credit Purchases").
b. **Cash Advances**. You can get a Cash Advance from your account by presenting your Card at a financial institution that accepts Visa®. You can also use your Card to obtain up to $1,000.00 per day in cash from any authorized Lake Ridge Bank Automated Teller Machine ("ATM") or any ATM with a "Plus" logo. You may not obtain a Cash Advance if your account is delinquent or closed, or if the amount of the advance would cause your balance to go over your credit limit. You will pay a fee to Us for obtaining a cash advance. An additional fee may be imposed by an ATM operator not holding this account or by any national, regional, or local network used to complete the transaction.
c. **Balance Transfers**. You may use your account to transfer balances from other non-Lake Ridge Bank credit cards by using the balance transfer form. Forms may be obtained by stopping into any Lake Ridge Bank branch or by calling 1-855-256-7328. Balance transfers will be treated as a Credit Purchase for the purpose of calculating finance charges and will reduce your available credit. It may take up to three weeks for the balance transfer to be processed. Therefore, you may need to make payments to your other account(s) to keep them current. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you wish to close the account(s), please contact the credit card issuer directly.

4. Finance Charges. Your account will be subject to a **FINANCE CHARGE** for any statement period during which you (a) received or had an outstanding cash advance, or (b) failed to pay in full the Previous Balance shown on the statement during the first 25 days of the statement period. The interest portion of the **FINANCE CHARGE** is calculated by applying the following monthly periodic rates to the "average daily balance" of your account (excluding current purchases):

VISA BUSINESS REWARDS:

Type of Transaction	Monthly Periodic Rate	Annual Percentage Rate
Introductory Rate for Purchases (6 months)	0.000%	0.000%
Rate for Purchases After Introductory Rate	1.240%	14.880%
Introductory Rate for Balance Transfer (6 months)	0.000%	0.000%
Rate for Balance Transfer After Introductory Rate	1.240%	14.880%
Cash Advance Rate	1.833%	21.990%

To determine the "average daily balance" we take the beginning balance of your account each day and subtract any payments or credits, and add any new cash advances. We do not add in any new purchases. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

You can avoid any **FINANCE CHARGE** on purchases by paying in full the New Balance shown on your monthly statement within 25 days of the statement closing date. Finance charges which accrue after the statement closing date will appear on your next statement.

5. Charges Imposed as Part of the Plan. In addition to interest, You agree to pay the following fees:

a. **Cash Advance Fee**: You will be charged a fee of 3% of the amount of the advance, or $10, whichever is greater and is imposed whenever You obtain a cash advance.
b. **Replacement Card Fee**: We will charge a fee of $12 when You request a replacement card.
c. **Rush Card Fee**: If You request us to rush a card to You, We will charge a fee of up to $60.
d. **Pay by Phone Fee:** We will charge a fee of $10 if you arrange with a customer service representative to have your payment made the day You call. This does not include calling Lake Ridge Bank at 1-855-256-7328.
e. **Returned Payment:** We will charge a fee of up to $39 if a payment made on your account is returned.
f. **Late Payment**: We will charge a fee of $39 if your minimum payment is not received by the payment due date.
g. **Foreign Transactions Fees**: If You use your card for a foreign transaction, You will be charged a fee of 1.0% of each transaction in U.S. dollars.

6. Monthly Statement; Minimum Payment. Unless we are prevented by law, or unless we believe your account is uncollectible, we will mail you a statement each month in which your account has a balance of $1.00 or more. This statement will show your Previous Balance, the current transactions on your account, the remaining regular credit available under your Credit Line, Fees and Finance Charges, the New Balance, and the Minimum Payment due. Every month you must pay at least the Minimum Payment within 25 days after the date of your statement and if you fail to do so, your account will be subject to our current Late Payment Fee as defined in Section 5 of this agreement. You may, of course, pay more than the Minimum Payment, or pay the New Balance in full, and you will reduce or avoid the **FINANCE CHARGE** by doing so. The Minimum Payment will be applied as follows: a) any unpaid finance charges on cash advances; b) any unpaid finance charges on purchases; c) any unpaid late fees; d) any unpaid annual fees; e) any other unpaid fees such as international fees; f) any unpaid balance from the two previous cycles; g) any unpaid balance from the previous cycle; h) any current balance on cash advances; i) any current balance on purchases; and j) any new fees from the current cycle.

A Minimum Payment is required for every statement period and any additional amount paid, while reducing your balance, will not prepay any future Minimum Payments. Your Minimum Payment will be the full amount by which your regular New Balance exceeds your credit line, plus 2% of your New Balance rounded up to the nearest dollar or $15.00, whichever is greater, or your full New Balance if it is less than $15.00. Any past due minimum payment continues to be due immediately.

7. Default. You agree to observe and comply with this Agreement and not to permit an event of default to occur. You agree not to take any action or permit any event to occur which materially impairs your ability to pay when due. You will be in default upon the occurrence of one or more of the following events: (a) you fail to pay at least the Minimum Payment when due; (b) a material adverse change occurs in your financial condition; (c) you die, cease to exist, change residency to another state, or become insolvent or the subject of bankruptcy or insolvency proceedings; (d) you fail to timely observe or perform any covenant or duty contained in this Agreement; (e) any item in any financial statement or other information provided by you to us is false or misleading in any respect; (f) you default under any agreement securing your obligations under this Agreement. We have the right, at our option, upon the occurrence of such an event of default to terminate your privilege to obtain credit and to declare the full amount of your account, at our option, immediately due and payable. You agree to pay all costs of collection before and after judgment, including reasonable attorney's fees (including those incurred during successful defense or settlement of any counterclaim brought by you, or incident to any action or proceeding involving you, brought pursuant to the United States Bankruptcy Code).

Your privilege of using the Card and the account will expire on the date on the Card. You may terminate your account relationship with us at any time by surrendering to us all of your Cards but you will remain liable to us for full payment of any balance of your account. We may revoke your Card at any time without prior notification and without affecting your obligation

to pay the account balance. Termination shall be binding upon each authorized user. We may also limit your right to use the card at any time, without prior notification and without affecting your obligation to pay the account balance. The cards are, and shall remain, our property and you agree to surrender them to us upon demand. You agree to notify us of any cancellation of an authorized user's charging privileges and to return to us any cards issued to an authorized user whose privileges have been terminated. In addition to all rights provided by applicable laws, You agree that any and all amounts on deposit in any of Your accounts with Us may be set off and applied against any obligations You owe Us under this Agreement or any other agreement between You and Us.

8. Governing Law; Security Interest. Each purchase and cash advance through your account constitutes a loan made by Us to You in the State of Wisconsin. You agree that the Wisconsin law applies to all these loans (except for the rate of **FINANCE CHARGES** which may be governed by federal law). To secure all of these loans, you grant us a security interest in, and lien on, all deposit accounts which you may, at any time, have with us, or the federal institution named on the card. To secure each purchase loan, you grant us a security interest under the Uniform Commercial Code in any goods you purchase with the card. If you give, or have given, us any other security interests for all your debts, your account will also be secured by the property described in those security agreements.

9. Credits. If you receive a credit to your account for a return or adjustment, we will apply the credit to offset your balances owed. If your credits and payments exceed what you owe us, we will hold and apply this credit balance against future purchases and cash advances. We will make a good faith attempt to return to you any credit balance which remains in your account for more than six months.

10. Foreign Transactions. If you use your Card or Account for a transaction in a foreign country, the transaction amount will be converted to U.S. currency. Visa® will use a currency conversion rate it selects from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. If a transaction is made in a foreign country or with a merchant in a foreign country, you may be charged a fee equal to the percentage of the transaction amount in U.S. dollars, and you agree to pay this international transaction fee as defined in Section 5 of this agreement.

11. Plan Member Disputes. We are not responsible for the refusal of any plan member, automated equipment or financial institution to honor your card. You must resolve directly with the plan member any disputes regarding goods or services you purchase with the card.

12. Use. You authorize us to pay for your account all items reflecting purchases or cash advances made with the Card in spite of the absence of your signature on a sales draft or the lack of presentation of the Card. By giving your Card to someone else, you authorize all purchases and cash advances made by that person until you have notified us that future transactions are unauthorized.

Notify us at once at (855) 574-1510 of any loss, theft, disappearance or possible unauthorized use of your Card. **YOU MAY BE LIABLE FOR UNAUTHORIZED USE OF YOUR CARD. YOU WILL NOT BE LIABLE FOR UNAUTHORIZED USE THAT OCCURS AFTER YOU NOTIFY LAKE RIDGE BANK, 6430 BRIDGE ROAD, MONONA, WISCONSIN 53713, (855) 574-1510, ORALLY OR IN WRITING, OF THE LOSS, THEFT OR POSSIBLE UNAUTHORIZED USE. IN ANY CASE, YOUR LIABILITY WILL NOT EXCEED $50.00.**

Notwithstanding the foregoing paragraph, if we have issued ten or more cards to you for use by your employees, you shall be liable for all charges to your account incurred by use of a card, including charges that may have been unauthorized. Visa® cards may not be used for illegal transactions.

13. Change of Address. We will send all account statements and any other notices or communications concerning this account to your address as shown on our records. If you change your address, you must notify us of your new address within 15 days.

14. Effect of Regulations. This Agreement is the entire contract which applies to all transactions on your account even though the sales, cash advance or credit slips you sign may contain different terms. We may amend this Agreement by sending you advance written notice. To the extent the law permits, and we indicate in our notice, amendments will apply to your existing account balance as well as to future transactions. Our delay or failure in exercising any of our rights is not a

waiver of those rights, and no waiver or modification of this Agreement is valid unless it is in writing and signed by us. You authorize us to investigate your credit standing at any time and to disclose to others information relating to your credit experience with us.

Each Card should be signed by the authorized user. Please report the loss of any card immediately to (855) 574-1510, or by mail:

Lake Ridge Bank
6430 Bridge Rd
Monona, WI 53713

15. Rewards

a. **Eligibility.** Eligibility is restricted to participants with an active and open Account with Lake Ridge Bank with an Account statement address within the 50 United States, District of Columbia, United States territories, or a United States military address. This Program is available to all Rewards Accounts as designated by Lake Ridge Bank. If more than one credit card is authorized to make purchases to the same enrolled Account, then we will combine or pool the Points earned under all such cards under the primary account. Points may not be combined or pooled between multiple financial institutions. Lake Ridge Bank reserves the right to disqualify any Cardholder from participating in the Program and invalidate all points if accrued due to abuse, fraud, or any violation of the Program Terms and Conditions.

b. **Earning Points.** Cardholders will earn one (1) point per qualifying net purchase as designated by Lake Ridge Bank. Qualifying transactions are all signature-based transactions made using any card associated with an Account in the Program. Ineligible transactions include: returns, credits, payments, balance transfers, cash advances, interest charges, fees, and any unauthorized or fraudulent purchases. Rewards Points are earned by the whole dollar amount and transaction amounts are rounded down to the whole dollar amount to calculate points earned. There is no limit to the amount of Rewards Points that can be accrued each year. Points earned during the calendar month are posted to the Primary Reward Points Account. Once an Account is closed, points will not be credited and any outstanding points balance will be forfeited immediately and will not be eligible for redemption. Points cannot be transferred between accounts, or pledged or assigned to any third party. If you believe you have made qualifying purchases but were not credited the appropriate reward points amount, please contact us within sixty (60) days of the date of the purchase for further investigation. If you wait longer than sixty (60) days, your ability to claim the reward points will be considered waived.

c. **Rewards Points Expiration.** Points do not expire.

d. **Redeeming Rewards Points.** All rewards points must be redeemed using the Program website located at www.uChooseRewards.com. No cash refunds or partial awards will be issued for points that do not fully qualify for a redemption item. Points may only be redeemed on open accounts in good standing. In order to be in good standing, the Account must be open and current on all payment obligations. If your Account is delinquent or past due, redemptions will not be allowed until payment is made to bring account current. You will continue to accrue Points until the Account is made current. Points balances will be forfeited if the Account is charged off. Any Cardholder of an eligible Account may redeem points, subject to authentication, as deemed appropriate by the Program administrators. Please allow for up to 4 weeks for delivery of redemption reward item(s). Neither Lake Ridge Bank nor our affiliates shall be responsible or bear liability for disagreements between Cardholders concerning the use of Points accumulated in the Program. Points and rewards have no cash value and may not be assigned or pledged to any third party. You are responsible for any personal tax liability that may be related to participation in the Program and redemption of Program rewards. Points may not be transferred upon death, or as part of domestic relations proceedings. An authorized Cardholder must redeem the Points, but another person may use any redemption item(s) such as tickets, gift cards, or merchandise. Cardholder is responsible for any payment of taxes or charges, such as, without limitation, baggage charges, departure taxes, change fees, or other charges that may be assessed by government or private parties.

e. **Delivery of Rewards.** All rewards redemptions will be sent to the address listed on the Primary Account. Delivery of rewards may not be made outside the United States. Express shipping of redemption items may be available and related charges will be billed to the Cardholder's Account. Rewards that consist of travel may be subject to pre-purchase requirements, such as minimum length of stay requirements or Saturday overnight stay, dollar amount minimums or maximums, and other restrictions or requirements. A ticket service fee will be charged when you redeem Points for airline tickets and will be billed to your Account.

f. **Rewards Terms and Conditions.** Authorized Cardholders may redeem points for cash back (statement credit), gift cards, merchandise, and travel as shown on the uChoose Rewards website. Rewards redemptions may be subject to additional terms and conditions as noted herein and as part of the redemption materials. Gift cards may be subject to expiration dates and inactivity fees as disclosed on the gift card. Rewards points may not be sold or transferred unless otherwise indicated. Program Terms and Conditions, and Rewards Terms and Conditions govern this Rewards Program. All Rewards are subject to availability and may include date restrictions as disclosed. Additional fees may be imposed when redeeming for travel. These fees are the responsibility of the cardholder at time of redemption.

g. **How to Redeem Rewards Points.** Rewards redemptions are only available online by visiting www.uchooserewards.com.

h. **Program Administration.** Lake Ridge Bank reserves the right to modify, cancel, or suspend the Program at any time, without advance notice. The terms of this Program are void where prohibited by law.

CERTIFICATION OF BENEFICIAL OWNER(S)

Lake Ridge Bank™

PERSONS OPENING AN ACCOUNT ON BEHALF OF A LEGAL ENTITY MUST PROVIDE THE FOLLOWING INFORMATION:

a. Name and Title of Natural Person Opening Account:

_____

b. Name and Address of Legal Entity for Which the Account is Being Opened **(No PO Boxes)**:

_____

c. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above:

Name (Must include copy of valid Driver's License)	**Date of Birth**	**Address** (Residential Street Address)	**Social Security Number**	**% of Ownership**

(If no individual meets this definition, please write "Not Applicable.")

d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions. (If appropriate, an individual listed under section (c) above may also be listed in this section (d)).

Name (Must include copy of valid Driver's License)	**Date of Birth**	**Address** (Residential Street Address) *Must include copy of valid Driver's License*	**Social Security Number**	**% of Ownership**

I, _____ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: _____ Date:_____

Legal Entity Identifier _____ (Optional)

Lake Ridge Bank™

BUSINESS ONLINE
SPENDTRACK ADMINISTRATOR AUTHORIZATION

Authorization for granting Spendtrack access through Business Online

Company Information

Company Name	Tax ID Number

Accesses Granted to Spendtrack Administrators through Business Online

Cardholder and System Settings	User settings
• View complete list of cardholder transactions and statements	• Update permanent and temporary credit limit within your credit line
• View and edit cardholder records	• Reset pin
• Update cardholder name and email information	• Replace card
• Reset cardholder passwords	• Report lost or stolen cards
• View, edit, and setup one-time or recurring payments	• Close card
• uChoose Rewards, including combining and redeeming points.	• Edit profiles
• Add cardholders to account with spend limits	• Lock Card
• Set up departments	• Disable user
• Add additional program administrators	• Reset password
• Add another program administrator	• View analytics

Any additional enhancements to Spendtrack through the card processor will also be available to administrators. Authorized officers and credit card owners will not be notified of these changes.

Administrators Authorized

Name	Email Address
Name	Email Address
Name	Email Address
Name	Email Address

Owner of Business or Authorizing Officer

BY: _____

Signature as Authorizing Officer of Business | Printed Name | Date Signed

For Bank Use Only

Portfolio Number	Bank Contact