

Visa® Business Credit Card for the purchase of goods or services, the following benefits are **YOURS!**

**NO COST**  
**TRAVEL ACCIDENT INSURANCE**

Whether traveling across the country or around the world, you and your family are automatically covered by our no cost Travel Accident Insurance when you use our card to purchase travel tickets. Use our card to purchase tickets on any common carrier - air, land, or sea - and you’re covered in the event of an accident or loss

No registration is required. Just by using our card, you're covered!

**SCORECARD® BONUS POINTS**

Earn Bonus Points for every net retail purchase you make with The Evangeline Bank & Trust Company Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) and browse the current award selections. You’ll be amazed at what ScoreCard has to offer! To find out how our plan works, including the **Redeem 2Erase** feature, ask one of our friendly representatives.

**24/7 CUSTOMER SERVICE SCORECARD IS HERE FOR YOU !**

Want ScoreCard® help around-the-clock? You've got it! Our Award Headquarters Customer Service team members are available to assist you with any ScoreCard® inquiry 24 hours a day, 7 days a week\* at **1-800-854-0790**.

(CONTINUED FROM REVERSE SIDE UNDER CREDIT DISCLOSURES)

**Posting foreign transactions on billing statement:**  
 A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your billing statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

**Foreign Transaction Currency Exchange Rate:**  
 The exchange rate for transactions in a foreign currency will be a rate selected by Visa 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 plus the 1% International Transaction Fee.

**HOW TO MAKE PAYMENTS AND METHOD OF PAYMENT POSTING:** Payments may be mailed to **Visa/The Evangeline Bank and Trust Company, P.O. Box 4521, Carol Stream, IL 60197-4521**. Such payment(s) will be posted on the date received. **Payments may also be made in person to a bank employee on a business day (Monday - Friday, unless otherwise a bank holiday), at any of our branch locations;** such payments will be posted as of the date of receipt up until the closing time of the respective branch location where the payment was received. Closing times vary by branch locations.

The details contained in the credit disclosure above are correct as of July 2020, the date of this application revision. The details are subject to change anytime after that date. For changes you must contact our office at the address listed on application.

**CORPORATE, PARTNERSHIP, OR L.L.C. RESOLUTION FOR ISSUANCE OF CREDIT CARDS.**

Resolved that any of the following representatives of this corporation, partnership, or L.L.C.

|           |       |
|-----------|-------|
| Name      | Title |
| Signature |       |
| Name      | Title |
| Signature |       |
| Name      | Title |
| Signature |       |

Are hereby authorized to borrow in the name of and upon the credit of this corporation/partnership/L.L.C. and through use of a credit card ("Bankcard") from The Evangeline Bank & Trust Company ("Card Issuer") such sum or sums as such representative(s) deem necessary for the day to day operation of this corporation/partnership/L.L.C.

Further resolved, that any of the above named representative(s) is also empowered to request issuance of a sufficient number of Bankcards issued by The Evangeline Bank & Trust Company and to request specific credit limits therefore as he or she deem necessary for the day to day operation of business.

Further resolved, that these resolutions are intended to and do confer upon the above named representative(s) or this corporation/partnership/L.L.C. or either of them a general authority to deal on behalf of this corporation/partnership/L.L.C. with The Evangeline Bank & Trust Company involving issuance and maintenance of bankcard accounts. This resolution shall continue in force until notice in writing of its revocation shall be given to and received by The Evangeline Bank & Trust Company.

We hereby certify that the foregoing is a full, true and correct copy of resolution adopted by the Board of Directors of said corporation/partnership/L.L.C. at a meeting duly and regularly called and held on the

\_\_\_\_\_ Day of \_\_\_\_\_, 20\_\_\_\_, and that said resolution is duly recorded and appears in the minute book of said corporation/partnership/L.L.C and has not been altered, amended or revoked.

|           |       |
|-----------|-------|
| Name      | Title |
| Signature |       |
| Name      | Title |
| Signature |       |



**YOU DESERVE THE CREDIT**

Make your new Visa Business 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 boutiques to the largest resorts, your Visa Business is your ticket to the best.

You’ll enjoy more shopping, more fine restaurants, more travel opportunities with your Visa Business whether you’re going across town or around the world.

Accepted around the globe wherever you see the Visa Business emblem. You’ll benefit from its convenience and security whenever you use your card to travel, shop, or dine. In business or pleasure, you’ll find it makes your life a little bit easier.

So give yourself credit today and apply for a new Visa Business. It’s guaranteed to help you appreciate the finer things in life.

497 WEST MAIN STREET | VILLE PLATTE, LA 70586  
 337-363-5541

or visit:

[www.therealbank.com](http://www.therealbank.com)

for other locations and information.

Member **FDIC** EQUAL HOUSING LENDER



**BUSINESS**





# Credit Application



## Visa® Business Card

Credit Limit Requested \$ \_\_\_\_\_ Cash Limit \$ \_\_\_\_\_  
Unable to process if left blank  
Amount requested must equal aggregate limit amounts listed below

**Note: Maximum Cash Advance Limit - 50% of Approved Credit Limit.**

**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  | City                       | State | Zip Code | Business Phone  |
| Type of Business | How Many Years in Business |       |          |                 |
| Billing Address  | City                       | State | Zip Code | Cell Phone      |

**OWNER'S DATA** Attach additional sheet if necessary (with signatures) - Please include copies of identification

|           |                |       |     |                   |               |
|-----------|----------------|-------|-----|-------------------|---------------|
| Name      | City           | State | Zip | Social Security # | Percent Owned |
| Address   |                |       |     |                   |               |
| Name      | City           | State | Zip | Social Security # | Percent Owned |
| Address   |                |       |     |                   |               |
| President | Vice President |       |     |                   |               |
| Treasurer | Secretary      |       |     |                   |               |

### CARDS TO BE ISSUED TO:

| Print Name | D.O.B. | Limit | Signature | Cell | Social Security No. |
|------------|--------|-------|-----------|------|---------------------|
| 1.         |        |       |           |      |                     |
| 2.         |        |       |           |      |                     |
| 3.         |        |       |           |      |                     |
| 4.         |        |       |           |      |                     |
| 5.         |        |       |           |      |                     |

☐ Additional Names Attached

### CONDENSED BUSINESS FINANCIAL STATEMENT

|                                                                           |    |                                 |    |
|---------------------------------------------------------------------------|----|---------------------------------|----|
| CURRENT ASSETS                                                            | \$ | CURRENT LIABILITIES             | \$ |
| TOTAL ASSETS                                                              | \$ | TOTAL LIABILITIES               | \$ |
| THE FINANCIAL STATEMENT OR AN ATTACHED STATEMENT MUST BE COMPLETED BEFORE |    | NET WORTH                       | \$ |
| IMPORTANT: YOUR APPLICATION CAN BE PROCESSED.                             |    | (Total Assets Less Liabilities) |    |

Bank reserves the right to require additional information

### CREDIT DISCLOSURES

| Annual Percentage Rate (APR) for Purchases   | 12.9% Fixed                                                                                                                           | Grace Period for re-payment of balances for purchases                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 25 Days                                        |
|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| Annual Percentage Rate for Cash Advances     | 12.9% Fixed                                                                                                                           | Method of Computing the Balance for Purchases                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Average Daily Balance Including New Purchases* |
| Annual Percentage Rate for Balance Transfers | 12.9% Fixed                                                                                                                           | To avoid incurring a <b>Finance Charge</b> on the balance of purchases reflected on your monthly statement and on new purchases, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The <b>Grace Period on new purchases</b> extends to the Payment Due Date. The Finance Charges for a billing cycle is determined by applying the monthly Periodic Rate to the "average daily balance". To get the " <b>Average Daily Balance including New Purchases</b> ", we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This calculation renders a daily balance. Then add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. |                                                |
| Penalty APR and When it Applies              | 18% Delinquent 30 days or more<br>This APR may be applied to your account if you <i>Make a late payment</i> .                         | <b>**How Long Will the Penalty APR Apply?</b> If your APR is increased the Penalty APR will apply until you make six consecutive on time minimum payments. After this time, a review may be requested for an APR reduction.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                |
| Minimum Payment                              | 100% of Balance due within next billing cycle / Due date, unless otherwise approved in advance and at sole option of the card issuer. | The <b>Finance Charge</b> on a <b>cash advance</b> begins the day the cash advance is obtained, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no Grace Period on a cash advance. The <b>Finance Charges</b> for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.                                                                                                                 |                                                |
| Annual Fee                                   | None                                                                                                                                  | <b>For Credit Card Tips from the Consumer Financial Protection Bureau:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                |
| Cash Advances                                | 2.0% of the amount advanced, minimum \$5.00                                                                                           | To learn more about factors to consider when applying for or using a credit card, Visit the web site of the Consumer Financial Protection Bureau. The website is: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                |
| Foreign Transaction Fee                      | Up to 1% of the transaction amount in US dollars                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |
| Late Payment Fee                             | Late Fee -up to \$35.00. This fee is 5% of the unpaid minimum balance with a \$1.00 minimum fee up to \$35.00 maximum fee.            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |
| Over-the-Credit Limit Fee                    | Over the limit - \$35.00. This fee is applied when a balance is over the limit with a minimum of \$50.00 or more.                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |
| Returned Payment                             | \$20.00                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |
| Balance Transfer Fee                         | None                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |
| Card Replacement                             | \$10.00                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |

### VISA CONTINUING GUARANTY

**IN CONSIDERATION** of the establishment of a VISA account in the name of \_\_\_\_\_ (hereinafter referred to as the "Holder"), the undersigned party or parties do by these presents hereby undertake to guaranty to The Evangeline Bank & Trust Company, Ville Platte, LA (Hereinafter referred to as the "Issuer"), on a continuing basis, the full and prompt payment of any and all extensions of credit on Holder's VISA account with Issuer, presently existing or hereafter arising, whether entered into by Holder or by any Authorized User of Holder's account, plus applicable Finance Charges thereon and reasonable attorney's fees should Holders VISA account be referred to an attorney for collection.

The undersigned party or parties further agree to bind themselves, as well as their prospective heirs and assigns, in solidio along with Holder and among themselves as to any and all extensions of credit which may occur from time to time at the sole discretion of Issuer, without further notice to any guarantor(s) on Holder's VISA account plus finance charges and attorney's fees, each severally waiving presentment for payment, demand, notice of non-payment protest, notice of protest, and all pleas of division and discussion. Accordingly, Guarantor(s) or any undersigned party or parties agree and bind themselves to be responsible for any and all outstanding balance. Issuer shall have a right to extend scheduled payments on Holders VISA account from time to time, one or more times, without notice.

No delay on the part of Issuer in exercising any power or right hereunder shall operate as a waiver of any such power or right, nor shall any single or partial exercise of any power or right hereunder preclude other or further exercise thereof or the exercise of any power or right hereunder.

It is expressly agreed that this Continuing Guaranty, is absolute and complete, and that the acceptance and notice of acceptance thereof by Issuer are therefore unnecessary and are hereby expressly waived. This Continuing Guaranty shall continue in full force and effect until such time as Holder's VISA account with the Issuer is paid in full, all VISA credit cards in the possession of Holder or any Authorized User are returned to Issuer, and said account is canceled. Termination of the Continuing Guaranty shall not affect any liability of the party or parties hereto to Issuer with regards to debts or obligations then existing on Holder's VISA account.

**IN WITNESS WHEREOF,** I (we) have hereunto signed my (our) name(s) on this \_\_\_\_\_ Day of \_\_\_\_\_

**SIGNATURES:**

|       |       |       |
|-------|-------|-------|
| _____ | _____ | _____ |
|-------|-------|-------|

**PLEASE READ CAREFULLY BEFORE SIGNING:** This application is submitted to obtain credit card and applicant certifies that all information is true and complete. Applicant agrees that inquiries may be made to verify information and that credit references of verification may be given on inquiries from other parties. Any credit extended pursuant to this application is subject to the credit policies of this institution. Applicant agrees to be bound by the bank card agreement terms and conditions a copy of which will be mailed to the applicat if this application is granted, acceptance of such terms to be conclusively presumed by applicants use. Applicant agrees to pay all reasonable court costs and/or attorneys fees incurred in collection sums advanced to applicant and further agrees that the venue of any legal action to collect sums owned by the applicant shall be in Evangeline Parish, Louisiana, at the sole discretion of the The Evangeline Bank & Trust Company, Ville Platte, LA.

The above information is given to obtain privileges. I (we) hereby authorize the obtaining of information concerning any statement made herein and, I (we) agree to be bound by the terms of the VISA Cardholder Agreement. Signers shall be jointly and separately liable. All credit will be reported as indicated by signatures.

At the date this application was printed (shown)in the lower right-hand corner - this side) the information listed above was accurate. If you elect to defer payment of any outstanding previous balance, finance charges will be assessed on new purchases from the date of posting and you will have no "grace period" within which to repay your balance without incurring a finance charge.

**AUTHORIZED OFFICER MUST BE ONE OF THE FOLLOWING (Check One):** \_\_\_\_\_ **PRESIDENT CHAIRMAN** \_\_\_\_\_ **VP.** \_\_\_\_\_ **TREASURER** \_\_\_\_\_ **OWNER** \_\_\_\_\_ **PARTNER**

× Authorizing Signature

Title

×

Authorizing Signature

Title

Date

### FOR INTERNAL USE ONLY

DATE RECEIVED

CREDIT LINE

APPROVED BY & DATE