Stock Yards Bank Business Credit Card Application

Member FDIC. Equal Housing Lender © 2025 Stock Yards Bank & Trust®

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: In order to help the government fight the funding of terrorism, money laundering activities, and identity theft, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account. What that means to you is that when you open an account with Stock Yards Bank & Trust, we will ask for your name, street address, taxpayer identification number, date of birth, and other information that will allow us to identify you. We will also ask to see an unexpired, government issued, photo ID or other similar document.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

START HERE CHOOSE ONE: ❑ RATE ADVANTAGE ❑ CASH ADVANTAGE

CREDIT LIMIT REQUESTED: $ _____

ANNUAL BUSINESS REVENUE: $ _____ *(REQUIRED)*

Auto-Pay *(Optional)*: *Automatically pay your Business Credit Card balance*

PAYMENT AMOUNT: ❑ MINIMUM ❑ STATEMENT BALANCE

PAYMENT DATE: ❑ DUE DATE ❑ OTHER _____

ACCOUNT #: _____ ROUTING #: _____

1. Business Information

LEGAL NAME OF BUSINESS: _____ TAX ID #: _____
(include DBA if applicable):

COMPANY CONTACT: _____ BUSINESS PHONE: _____ EMAIL ADDRESS: _____

BUSINESS PHYSICAL ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

PRINCIPAL BUSINESS ACTIVITY: _____
(please describe here):

TYPE OF BUSINESS: ❑ CORPORATION ❑ PARTNERSHIP ❑ LLC ❑ SOLE PROPRIETOR ❑ NON-PROFIT

❑ OTHER (PLEASE DESCRIBE): _____

(if different than physical address)

MAILING ADDRESS STATEMENTS & CARDS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

COMPANY NAME ON CARD (21 SPACES MAX.) ***ALPHA/NUMERIC ONLY. NO SYMBOLS.***

2. Authorized Company Signers/Guarantors/Cardholders

Persons opening an account on behalf of a legal entity **must** provide the following information:

NAME 1: ❑ OFFICER ___ % OWNER ❑ GUARANTOR — ***(Optional):*** ❑ CARD HOLDER MONTHLY LIMIT: _____ ❑ PROGRAM ADMINISTRATOR

FIRST NAME: _____ MIDDLE INITIAL: ___ LAST NAME: _____ SSN OR TIN#: _____ DATE OF BIRTH: _____

HOME ADDRESS: _____ EMAIL ADDRESS: _____ TITLE: _____

CITY: _____ STATE: _____ ZIP CODE: _____ MOBILE PHONE: _____

NAME 2: ❑ OFFICER ___ % OWNER ❑ GUARANTOR — ***(Optional):*** ❑ CARD HOLDER MONTHLY LIMIT: _____ ❑ PROGRAM ADMINISTRATOR

FIRST NAME: _____ MIDDLE INITIAL: ___ LAST NAME: _____ SSN OR TIN#: _____ DATE OF BIRTH: _____

HOME ADDRESS: _____ EMAIL ADDRESS: _____ TITLE: _____

CITY: _____ STATE: _____ ZIP CODE: _____ MOBILE PHONE: _____

NAME 3: ❑ OFFICER ___ % OWNER ❑ GUARANTOR — ***(Optional):*** ❑ CARD HOLDER MONTHLY LIMIT: _____ ❑ PROGRAM ADMINISTRATOR

FIRST NAME: _____ MIDDLE INITIAL: ___ LAST NAME: _____ SSN OR TIN#: _____ DATE OF BIRTH: _____

HOME ADDRESS: _____ EMAIL ADDRESS: _____ TITLE: _____

CITY: _____ STATE: _____ ZIP CODE: _____ MOBILE PHONE: _____

NAME 4: ❑ OFFICER ___ % OWNER ❑ GUARANTOR — ***(Optional):*** ❑ CARD HOLDER MONTHLY LIMIT: _____ ❑ PROGRAM ADMINISTRATOR

FIRST NAME: _____ MIDDLE INITIAL: ___ LAST NAME: _____ SSN OR TIN#: _____ DATE OF BIRTH: _____

HOME ADDRESS: _____ EMAIL ADDRESS: _____ TITLE: _____

CITY: _____ STATE: _____ ZIP CODE: _____ MOBILE PHONE: _____

The Company warrants and certifies that each person named above is individually authorized by all necessary action of the Company to: (i) submit Applications and related requests for Cards and Card Accounts; (ii) request Credit Limit and Transaction Limits for Cards and Card Accounts; (iii) request cancellation or suspension of Cards and Card Accounts; and (iv) perform other administrative duties related to the Program. The Company also warrants and certifies that the appointment of each person name above as the Program Administrator does not violate the Company's Articles of Incorporation, Articles of Formation, Articles of Organization, Charter, Partnership Agreement, By-laws or any other document or agreement pursuant to which the Company is organized, any provision of applicable law, regulation, order, or rule of any governmental agency, or any court decision. The Company acknowledges and agrees that the Bank may rely on any action initiated by any one or more of the above-named persons as being an authorized transaction until such time as the Bank receives written notice of the designation by the Company of the new or replacement Program Administrator.

AUTHORIZING OFFICER, MEMBER OR PARTNER SIGNATURE: _____ DATE: _____

3. Guaranty

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, intending to be legally bound and to induce Stock Yards Bank & Trust Company ("Bank") to extend revolving credit to the Applicant identified herein, the Guarantor(s) named in the application, jointly and severally, unconditionally guarantees to the Bank the full and prompt payment when due of the debts, liabilities and obligations in the amount specified in the application, or lesser amount as approved by the Bank, including all of the Bank's costs and expenses, fees, including attorney's fees, incurred in connection with the enforcement of this Guaranty. Guarantor(s) liability shall remain in effect even if the Bank changes the basic terms of the Credit Card provisions without Guarantor(s) consent. The Bank shall not be required to give Guarantor(s) notice of default, notice of any change in terms, nor any other notice. Guarantor(s) may give 60 days prior written notice of their intent to terminate the Guaranty. Such termination shall not affect the liability of the Guarantor(s) with respect to the obligations created or incurred prior to the termination date or accrued interest fees, costs or expenses incurred with respect to the obligations on or after the termination date. Upon such notice, the Bank may elect to discontinue any further extensions of credit under its contract with the applicant and call the balance outstanding immediately due and payable. The Bank may proceed directly against Guarantor(s) to enforce its Credit Card provisions and the Guaranty without first proceeding against the applicant. Each Guarantor certifies that the information supplied by Guarantor on this application is true to the best of its knowledge and that Guarantor has read and agrees to be bound by the terms and conditions of the guaranty as set forth in this application.

1. GUARANTOR SIGNATURE: _____ DATE: _____ 3. GUARANTOR SIGNATURE: _____ DATE: _____

2. GUARANTOR SIGNATURE: _____ DATE: _____ 4. GUARANTOR SIGNATURE: _____ DATE: _____

4. Resolution

This resolution should be completed and signed by the officer, Member or Partner with the authority to certify to Stock Yards Bank & Trust Company that the following resolution was duly adopted by the Company's Board of Directors, Shareholders, Members, Partners, or other governing authority(ies), as appropriate.

I certify that I am a duly appointed and acting Officer or other official representative of the Company/Partnership/Association, that I am authorized to certify to Stock Yards Bank & Trust Company the taking of actions by the Company in connection with this Credit Card Application and that the following is a true and complete copy of the Resolution duly adopted at a lawful meeting of the company:

Resolved, the Officer /Member/Partner is authorized to sign and submit this Credit Card Application to Stock Yards Bank & Trust Company, and any other documents that may be required, and this entity agrees to be bound by all applicable agreements containing the terms and conditions of Stock Yards Bank's credit card provided to any designated associated person of the Applicant and that any actions taken in conjunction with this application are ratified, confirmed and approved

in every respect dated the _____ Day of _____, _____.
(month) *(year)*

NAME & TITLE: _____

SIGNATURE: _____

5. Authorization

Important Contractual Provisions: Approval of this application for a Stock Yards Bank Business Credit Card account is subject to our normal credit criteria. By signing this application, Applicant agrees that the information supplied by Applicant on this application is true to the best of its knowledge. Applicant understands that necessary credit and reference inquiries will be made and Applicant hereby authorizes the release of such information to Stock Yards Bank & Trust Company. If this application is accepted, Applicant promises to pay all charges incurred by use of the credit card in accordance with the terms and conditions of the Cardholder Agreement that will either be directly provided to Applicant or will accompany the card(s).

DENIAL NOTICE: If Applicant's credit application is not approved, Applicant has the right to request a statement of specific reason(s) for the decision. This request must be made within 60 days of our notification to the Applicant and we will provide the Applicant with a statement of reasons within 30 days after receiving your request. These requests should be written and directed to: Stock Yards Bank - Credit Card Operations, P.O Box 32890 Louisville, KY 40232-2890.

EQUAL CREDIT OPPORTUNITY 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 the law concerning this creditor is the FDIC, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106.

By signing below, Applicant certifies that Applicant has read the important contractual provisions on this application. If Applicant is accepted for this account, Applicant promises to also be bound by the terms and conditions of the Stock Yards Bank & Trust Company cardholder agreement that will either be directly provided to Applicant or will accompany Applicant's card(s).

AUTHORIZING OFFICER, MEMBER OR PARTNER SIGNATURE: _____ DATE: _____

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