

Credit Line
\$50,000 OR LESS

Card Product

☐ Commercial ☐ Agriculture

Additional Cards Needed?

☐ Yes ☐ No

(Submit Business Card List)

Online (Spendtrack) Access?

☐ Yes ☐ No

(Submit Business Card List)

Applicant's Personal Information

SSN			Date of Birth	
Prefix	First Name	MI	Last Name	Suffix
Primary Phone Number		Email		
Business Phone		Business Email		
Applicant's Physical Address				
Address			Apt/Suite	
City	State	Zip		
Type of Residence (own/rent)		Monthly Rent/Mortgage		
Years at Residence				
Applicant's Personal Financial Information				
Income Type		Occupation		
Gross Annual Revenue		Current Employer		
Years at Current Job		Employer Address		
Employer City	State	Zip		

Business Information

Business Name		Business Tax ID	
Business Entity Type (corporation, LLC, etc.)		Gross Annual Revenue	
Business Type <input type="checkbox"/> Farm/Small Business <input type="checkbox"/> Non-Profit <input type="checkbox"/> Government <input type="checkbox"/> Bank			
Business Phone		Business Email	
Business Physical Address			
Address		Apt/Suite	
City	State	Zip	
Business Mailing Address (if different than physical)			
Address		Apt/Suite	
City	State	Zip	

For Bank Use Only

Branch Number	Banker Name
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Acknowledgment and Guaranty:

I certify that I have received the credit card application disclosure, and that I desire to apply for a Stockman Bank Business Credit Card. I authorize Stockman Bank to check my credit record and to verify my credit, employment, and income as needed. I understand that the use of any card issued in conjunction with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Business Credit Card Agreement governing this Account. I understand that the terms of my Account are subject to change as provided in the Business Credit Card Agreement. I, the undersigned, hereby personally and unconditionally guarantee the full payment of all indebtedness and liabilities of the Cardholder named in the Business Credit Card Agreement.

Business Name Printed

Applicant Signature

Date

	BUSINESS WORLD ELITE	AGRICULTURE BUSINESS WORLD ELITE
Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	Your APR will be 18.24% to 22.74% (a) Based on your credit worthiness. This APR will vary with the market rate based on the U.S. Prime Rate.	Your APR will be 18.24% to 22.74% (b) Based on your credit worthiness. This APR will vary with the market rate based on the U.S. Prime Rate.
APR for Balance Transfers	Your APR will be the standard APR for purchases and will be 18.24% to 22.74% (a) based on your credit worthiness. This APR will vary with the market rate based on U.S. Prime Rate.	Your APR will be the standard APR for purchases and will be 18.24% to 22.74% (b) based on your credit worthiness. This APR will vary with the market rate based on U.S. Prime Rate.
APR for Cash Advances	22.74% This APR will vary with the market rate based on the U.S. Prime Rate.	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your <i>entire</i> balance (purchases, cash advances, and balance transfers) by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
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	<ul style="list-style-type: none">Balance Transfer<ul style="list-style-type: none">Either \$5 or 3% of the amount of each transfer, whichever is greater.Cash Advance<ul style="list-style-type: none">Either \$10 or 5% of the amount of each cash advance, whichever is greater.Foreign Transaction<ul style="list-style-type: none">None	
Penalty Fees	<ul style="list-style-type: none">Late Payment<ul style="list-style-type: none">Up to \$30Returned Payment<ul style="list-style-type: none">Up to \$30	
Other Fees	<ul style="list-style-type: none">Statement Copy<ul style="list-style-type: none">\$5Rush<ul style="list-style-type: none">\$35 for rush deliveryCard Replacement<ul style="list-style-type: none">\$5 will be charged to Your Account for each replacement Card that is issued to You for any reason.	

The information and rates contained in this disclosure are accurate as of 8/15/2025 and are subject to change thereafter. To find out what may have changed, call us at 833-770-6070 or email us at creditcardservice@stockmanbank.com.

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

Variable Rate Information:

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the month to reflect any change in the Index that occurred approximately seven weeks prior. We determine the rate by monitoring the US Prime Rate as published in the "Money Rates" column of the Wall Street Journal. If on the 10th of the month (or the preceding publishing day if the 10th falls on a day the Wall Street Journal does not publish) the US Prime Rate has changed, we will update the Prime Rate Index and add our margin, to be effective the first day of the month occurring just over seven weeks later. The ANNUAL PERCENTAGE RATE will never increase by more than 24.99% at any periodic rate adjustment. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the index is no longer available, Stockman Bank of Montana will choose a new index as detailed in the Agreement.

Margins:

(a) Purchases will be charged at 10.49-14.99% above the Index.

Balance Transfers will be charged at 10.49% -14.99% above the Index.

Cash Advances will be charged at 14.99% above the Index.

(b) Purchases will be charged at 10.49% -14.99% above the Index.

Balance Transfers will be charged at 10.49% -14.99% above the Index.

Cash Advances will be charged at 14.99% above the Index.

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. 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. The information that is being requested and observed is for compliance with the requirements of Section 326 of the USA PATRIOT Act related to implementing customer identification and verification requirements.

Notice to applicants under age 21: If you have not attained the age of 21 and are applying for individual credit, we will consider your independent ability to pay with the information you provide.

You must be a Stockman Bank customer to apply. Member FDIC.

RESOLUTION

(For Business Credit Card)

Company:

_____ (entity name)
_____ (address)
_____ (city, state, zip)

Lender:

Stockman Bank of Montana
Office: _____
Address: _____
City/St/Zip: _____
Phone: (406) _____ - _____

I, THE UNDERSIGNED, DO HEREBY CERTIFY THAT:

THE COMPANY'S EXISTENCE. The complete and correct name of the Company is shown above. The Company is and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the Company's state of organization.

RESOLUTIONS ADOPTED. At a meeting of the governing body of the Company duly called and held at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolution set forth below was adopted.

Resolved. Any () of the authorized persons listed below may enter into credit card account agreements and execute any documents related to the administration of the credit card account with Lender, and those agreements will bind the Company.

NAME (printed)

TITLE

_____	_____
_____	_____
_____	_____

CREDIT CARD RESOLUTION ONLY. The actions authorized in this Resolution pertain only to credit card account agreements between the Company and Lender. This Resolution does not amend, replace, or supersede any other Resolutions between Company and Lender that are now in place, or obtained in the future, for transactions other than credit card transactions.

CERTIFICATION CONCERNING OFFICERS AND RESOLUTIONS. The persons named above are duly elected, appointed, and occupy the positions set opposite their respective names. This Resolution now stands of record on the books of the Company, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

IN TESTIMONY WHEREOF, I have hereunto set my hand and attest that the signatures set opposite the names listed above are their genuine signatures.

I have read all the provisions of this Resolution, and I personally and on behalf of the Company certify that all statements and representations made in this Resolution are true and correct. This Resolution to establish a credit card account with Lender is dated _____, 202__.

CERTIFIED TO AND ATTESTED BY:

X _____
Name: _____
Title: _____

NOTE: If the officer signing this Resolution is designated by the foregoing document as one of the persons authorized to open and use the credit card on the Company's behalf, it is advisable to have this Resolution signed by at least one other officer of the Company.