

CERTIFICATION OF BENEFICIAL OWNER(S)

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, Type, and Address of Legal Entity for Which the Account is Being Opened.

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	Date of Birth	Address (Residential or Business Street)	For U.S. Persons ¹	For Non-U.S. Persons ²

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/Title	Date of Birth	Address (Residential or Business Street)	For U.S. Persons ¹	For Non-U.S. Persons ²

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

A copy of Driver's License(s) for all persons listed in section(s) c. and/or d. is required before any credit cards will be issued for the account.

X _____
 Natural person opening account

Date

¹U.S. persons must provide a social security number.

²Non-U.S. persons must provide a social security number, passport number and country of issuance, or similar identification number. In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



CREDIT RATE DISCLOSURE

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate for Purchase, Cash Advances and Balance Transfers	13.99% Fixed No Scorecard Rewards Card 13.99% Fixed Scorecard Rewards Account 13.49% Variable* Scorecard Rewards Account <small>*This APR will vary with the Market based on Prime Rate (Prime + 4.99%)</small>
How to Avoid Paying Interest on Purchases	Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you 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 \$2.00
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	\$40 per card Scorecard Rewards Accounts
TRANSACTION FEES	
• Balance Transfer	Either \$15 or 3% of the transfer, whichever is greater (maximum fee: \$50)
• Cash Advance	Either \$15 or 3% of the transfer, whichever is greater (maximum fee: \$50)
• Foreign Transaction	1% of each transaction in U.S. dollars
PENALTY FEES	
• Late Payment	Amount of minimum payment up to \$25.00
• Over-the-Credit Limit	None
• Returned Payment	Amount of the minimum payment up to \$20.00
OTHER FEES	
• Non-Automated Pay by Phone	\$10.00

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases.)"

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

The information about the costs of the card described in this application is accurate as of August 2023, when it was printed. This information may have changed after that date.

To find out what may have changed, write to us at:
American Bank & Trust Company N.A.

Attn: Visa Credit Card Department

4301 E. 53rd Street
Davenport, IA 52807

Or

email us at: cardmemberservices@goambank.com

