



Farmers Bank & Trust Business Credit Card

Business Information

Please print how you would like your business name to appear on the card.
Limit 26 characters.

Legal Name of Business:				Tax ID:	
Business Mailing Address:					
City:		State:		Zip:	
Business Phone Number:					
Credit Line Preference ¹ :					
Annual Business Revenue:					
Legal Structure of Business:	<input type="checkbox"/> Corporation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Sole Proprietorship		
	<input type="checkbox"/> Non-profit	<input type="checkbox"/> LLC	<input type="checkbox"/> Publicly Traded		
	<input type="checkbox"/> Government/Municipality	<input type="checkbox"/> Other:			
Organizational Type:	<input type="checkbox"/> Professional	<input type="checkbox"/> Services	<input type="checkbox"/> Wholesale Trade		
	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Retail Trade	<input type="checkbox"/> Construction		
	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Public	<input type="checkbox"/> Transportation		
	<input type="checkbox"/> Agricultural	<input type="checkbox"/> Finance, Insurance, Real Estate			
	<input type="checkbox"/> Other:				
Billing Preference:	<input type="checkbox"/> Corporate	(consolidated statement sent to company for all cards - the company makes the payment)			
	<input type="checkbox"/> Individual	(separate statement sent to each cardholder - payments are made separately)			
Rewards:	<input type="checkbox"/> Enroll	<input type="checkbox"/> Do Not Enroll			
Points Accrue At:	<input type="checkbox"/> Business Level	<input type="checkbox"/> Individual Level			

Guarantor Information

Name of Guarantor (First, Middle, Last)					
Guarantor Position with Company: (Check One)					
	<input type="checkbox"/> President	<input type="checkbox"/> Vice President	<input type="checkbox"/> Proprietor	<input type="checkbox"/> General Manager	
	<input type="checkbox"/> Treasurer	<input type="checkbox"/> COO	<input type="checkbox"/> CEO	<input type="checkbox"/> Managing Member	<input type="checkbox"/> Partner
Email Address:					
Home Street Address (Required - No P.O. Boxes Allowed, US Addresses Only)					
City:		State:		Zip:	
Date of Birth:		Social Security No:			
Mother's Maiden Name:		Primary Phone No:			
Percentage of Ownership:					
Issue card:	<input type="checkbox"/> Y	<input type="checkbox"/> N	Card Limit:		Cash Access: <input type="checkbox"/> Y <input type="checkbox"/> N

Employees needing online administrative access to MyFarmers Card Service Center

Choose: full access (see all balances, modify limits, cancel cards, make payments) or view access (view balances and card info only)

MyFarmers Card Service Center Admin User 1	<input type="checkbox"/> Full Access	<input type="checkbox"/> View Only
Name (First, Middle, Last)		
Phone Number		
Date of Birth		
Email Address		
MyFarmers Card Service Center Admin User 2	<input type="checkbox"/> Full Access	<input type="checkbox"/> View Only
Name (First, Middle, Last)		
Phone Number		
Date of Birth		
Email Address		
MyFarmers Card Service Center Admin User 3	<input type="checkbox"/> Full Access	<input type="checkbox"/> View Only
Name (First, Middle, Last)		
Phone Number		
Date of Birth		
Email Address		

Beneficial Owners

Provide the following information for all persons who own 25% or more of the business. Do not include owner/manager information listed above. Beneficial owners will not be used to determine credit worthiness for approving this application nor will they share liability for the account. This section is not applicable to governmental agencies or non-profit organizations.

Name of Owner	_____	Percentage of Ownership	_____
Mailing Address	_____	City	_____ State _____ Zip _____
Date of Birth	_____ SSN _____	Primary Phone #	_____ Mother's Maiden Name: _____
Issue card:	_____ Y _____ N	Card Limit:	_____ Cash Access: _____ Y _____ N
Name of Owner	_____	Percentage of Ownership	_____
Mailing Address	_____	City	_____ State _____ Zip _____
Date of Birth	_____ SSN _____	Primary Phone #	_____ Mother's Maiden Name: _____
Issue card:	_____ Y _____ N	Card Limit:	_____ Cash Access: _____ Y _____ N
Name of Owner	_____	Percentage of Ownership	_____
Mailing Address	_____	City	_____ State _____ Zip _____
Date of Birth	_____ SSN _____	Primary Phone #	_____ Mother's Maiden Name: _____
Issue card:	_____ Y _____ N	Card Limit:	_____ Cash Access: _____ Y _____ N
Name of Owner	_____	Percentage of Ownership	_____
Mailing Address	_____	City	_____ State _____ Zip _____
Date of Birth	_____ SSN _____	Primary Phone #	_____ Mother's Maiden Name: _____
Issue card:	_____ Y _____ N	Card Limit:	_____ Cash Access: _____ Y _____ N

Employees to Receive Cards

Provide the following information for any additional employee cards. Individual employee information will not be used to determine creditworthiness for approving this application nor will they share liability for the account.

Employee #1 - Name to appear on card (Limit 24 characters)	_____
Date of Birth	_____ SSN _____ Primary Phone Number: _____
Card Limit:	_____ Cash Access: _____ Y _____ N Mother's Maiden Name _____
Employee #2 - Name to appear on card (Limit 24 characters)	_____
Date of Birth	_____ SSN _____ Primary Phone Number: _____
Card Limit:	_____ Cash Access: _____ Y _____ N Mother's Maiden Name _____
Employee #3 - Name to appear on card (Limit 24 characters)	_____
Date of Birth	_____ SSN _____ Primary Phone Number: _____
Card Limit:	_____ Cash Access: _____ Y _____ N Mother's Maiden Name _____
Employee #4 - Name to appear on card (Limit 24 characters)	_____
Date of Birth	_____ SSN _____ Primary Phone Number: _____
Card Limit:	_____ Cash Access: _____ Y _____ N Mother's Maiden Name _____
Employee #5 - Name to appear on card (Limit 24 characters)	_____
Date of Birth	_____ SSN _____ Primary Phone Number: _____
Card Limit:	_____ Cash Access: _____ Y _____ N Mother's Maiden Name _____
Employee #6 - Name to appear on card (Limit 24 characters)	_____
Date of Birth	_____ SSN _____ Primary Phone Number: _____
Card Limit:	_____ Cash Access: _____ Y _____ N Mother's Maiden Name _____

I have provided my business and personal information above. I am an authorized officer of the business with the authority to bind the business to the Terms and Conditions shown on this application. I understand that the business and I will be individually and jointly liable for all obligations on this account. All signers must be at least 18 years of age. Signatures below should be of individuals who have an individual or combined total ownership of at least 50% or more. Does not apply to governmental entities or non-profit organizations. I also certify by signing below, to the best of my knowledge that the information above is complete and correct. My signature also acknowledges that we agree to notify the financial institution of any change in beneficial ownership.

Signature: _____ Title: _____ Date: _____

¹If company does not qualify for requested line amount, application will be considered for the highest possible credit line. Employee limits cannot exceed the total credit line.

²You do not need to include alimony, child support, or separate maintenance income if you do not want it considered.

By providing your email address you will receive promotions and special offers.

FBT Received By: Branch # _____ Employee Name: _____

Farmers Bank & Trust Credit Card Disclosures	
Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Purchases	17.99%
APR for Balance Transfers	0.00% Introductory APR for 6 billing cycles from the date of the balance transfer.* After that, your APR will be 17.99%
APR for Cash Advances	19.99%
Penalty APR and When It Applies	NONE
Paying Interest	Your due date is at least 26 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction posting date. Promotional rates may apply.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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://consumerfinance.gov/learnmore
Fees	
Annual Fee	NONE
Transaction Fees: Balance Transfer: Cash Advance: Foreign Transaction:	Either \$5.00 or 3% of the amount of each transfer, whichever is greater. * Either \$10.00 or 5% of the amount of each cash advance, whichever is greater. 3.0% of the U.S. dollar amount of each transaction made in foreign currency or made in U.S. dollars that is processed outside of the United States. This fee will be in addition to any applicable fee.
Penalty Fees: Late Payment: Returned Payment:	\$27.00** \$27.00

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

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

Loss of Introductory APR: If you make a late payment during the Introductory APR promotional period, we may end your Introductory APR for new Purchases and Balance Transfers and apply the APR in effect at that time.

***INTRODUCTORY APR OFFER FOR BALANCE TRANSFERS:** Introductory APR for balance transfer requests must be made within six (6) months of account open date and the promotional rate is good for six (6) billing periods after the balance transfer posts. Balance Transfers requested after this time will have an APR equal to the assigned purchase rate (excluding any introductory APR). The 3% transfer fee is waived during the introductory period.

****If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.**

All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason.

Effective June 6, 2025