VISA Business Debit Card Application

| Business Name | | _ Tax ID |
|--|------------------------------|--------------------|
| Customer Account Signer (Authorized Sign | ner on Account) | |
| Business Address | | |
| City/State/Zip | | Business Telephone |
| Authorized Card Holder | DOB | |
| ID Type Number_ | Issued b | y Expiration Date |
| Address | City/State/Zip | |
| Business Checking # | (Checking account required.) | |

Electronic Banking Services Customer Agreement

In consideration of the Electronic Banking Services ("Services") to be provided by Union Bank ("BANK") as described from time to time in information distributed by BANK to its customers, the undersigned Customer agrees as follows:

- By utilizing the Services, Customer and Cardholder agree to be bound to all rules and regulations applicable to Customer's deposit account at BANK as established and amended by BANK which are specifically made applicable to this Agreement.
- Fees for Services shall be payable in accordance with a schedule of charges as established, and amended, by BANK from time to time. Charges shall be automatically deducted from Customer's account and BANK shall provide to Customer notice of such debit(s) monthly.
- 3. Unauthorized Transactions and Lost or Stolen Cards and Security--You are solely responsible for maintaining the security of yourVISA Business Check Card(s) and PIN(s) and their use by you and your employees and other agents. You shall be liable for the acts of your employees and agents related to yourVISA Business Check Card(s), including VISA Business Check Card applications and other service requests. If you provide another person with the means to perform transactions related to your accounts using yourVISA Business Check Card or PIN, any resulting

transactions will be treated as if they were performed and authorized by you. If you believe that an erroneous or unauthorized transaction has occurred using yourVISA Business Check Card(s), or yourVISA Business Check Card has been lost or stolen, or if you want to cancel yourVISA Business Check Card issued to you or your employee/agent, you must immediately telephone Union Bank &Trust at (402) 323-1828, or toll-free at (800) 297-2837.

- 4. Unless otherwise noted, the meaning of terms as used by this Agreement and in information incorporated herein shall be as defined by the applicable provisions of the Nebraska Uniform Commercial Code.
- 5. The laws of the State of Nebraska shall govern this Agreement and all transactions hereunder. Customer and Cardholder acknowledge that each has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

I/We understand that I/we am/are the only individual(s) authorized to use the card and that the use of the card signifies agreement to the terms and conditions set forth in the Customer's deposit agreements with the BANK. When applying for the Business Check Card, the above information may be used to obtain a Consumer Report.

| Customer Signature (Authorized Signer on Account) | Date | Cardholder Signature | Date |
|---|-------------|----------------------|------|
| | (Both Signa | tures Required) | |
| | | | |
| | | | |
| FOR BANK USE ONLY | | | |
| Portfolio # | | Card | |
| Date received | | Verified by | |

(Each Cardholder must complete an application.)

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 for 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.