



Business Credit Card Agreement

Security Interests and Cross-Collateral

If you have other loans or credit extensions from us or take out other loans or credit extensions with us in the future, collateral securing those loans or credit extensions may also secure your obligations under this Cardholder Agreement (collectively, the "Collateral"). However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this Cardholder Agreement even if we have, or later acquire, a security interest in the household goods or a mortgage on the dwelling. If you have executed a written agreement granting a security interest in any deposit accounts (certificates of deposit or checking, savings, or share accounts) or other funds held by us to secure your obligations under this Credit Card plan, such accounts and/or funds are additional security for your obligations to us arising from the use of your Credit Card (the "Additional Collateral"). Account Holder agrees to execute any documents or take any action in connection with this Agreement as Bank deems necessary to establish, perfect or maintain Bank first priority security interest in the Collateral and Additional Collateral. Account Holder hereby authorizes Bank to file any financing statements deemed necessary by Bank to perfect or maintain Bank's security interest, which financing statements may contain notification that Account Holder has granted a negative pledge to Bank with respect to the Collateral and Additional Collateral, and that any subsequent lender or lienor may be tortiously interfering with Bank's rights.

Authorization and Application Submission Agreement

The undersigned (the "Authorized Principal", whether one or more) is an authorized owner or officer of the Business Applicant (Sole Proprietor – owner/Partnership or Limited Liability Partnership – partner(s)/ Limited Partnership – general partners(s)/ Member Managed Limited Liability Company – members(s)/Manager Managed Limited Liability Company – manager(s)/ Corporation – officer). By signing this Application, the Authorized Principal and the Business, Through Authorized Principal (and the Guarantor by signing the Guaranty below): 1. Certify to First Interstate Bank ("Issuer," "us," or "we") that Authorized Principal is authorized pursuant to Business action to bind the Business. 2. Certify that the credit card(s) issued on this account will be used for business purposes only. 3. Authorize us to obtain credit bureau reports on the Business and Guarantor that will be used by us for determining eligibility when considering the Business for credit. Authorized us to obtain credit bureau reports and any other information about the Business Guarantor in connection with: a) extensions of credit on the account; b) the administration, review or collection of the account; and c) offering the Business enhanced or additional products and services. Upon Business and/or Guarantor request, we will provide the name and address of the credit bureau from which we obtained a report 4. Understand that we may provide information about the account, the Business and/or Guarantor(s) to credit reporting agencies at any time. 5. Certify that the Business desires the account to be accessed by certain of its affiliated entities and/or individuals ("Authorized Users") as indicated on the application or in writing after account opening 6. Certify that the Business appoints the Business Account Administrator (whether one or more) the ability to: a) designate who may receive and use credit cards issued to the Business; b) inquire about account information; c) make adjustments to the account, including but not limited to closing accounts, increasing account limits, transferring FirstRewards points, changing addresses; and d) initiate special account services as identified in the Cardholder Agreement. 7. Agree that if an account is opened, grant to us a contractual security interest and right of setoff in Business deposit accounts with the Issuer. 8. Agree that if an account is opened, Business will receive a Cardholder Agreement. The Business agrees to the terms of the agreement for each card by: using the account or any credit card, authorizing their use, or making any payment on the account. 9. Understand that if ten (10) or more credit cards are issued for use by Business employees, Business Guarantor agree that notwithstanding the limitations imposed by federal law and regulation, there will be no limit to Business and Guarantor's liability for unauthorized use. 10. Acknowledge that Issuer reserves the right to deny credit to the Business. **11. Acknowledge that we reserve the right to change the account terms according to Issuer's credit guidelines, or the account history and financial circumstances or the business. This may include but is not limited to a reduction or termination of the credit limit, changes in the APRs applicable to the account or changes to other terms of the account.**

GUARANTY

The undersigned (the "Guarantor," whether one or more) agrees to the terms and conditions of this business credit card application. For valuable consideration, Guarantor personally guarantees the obligations of the Business under the account to be established pursuant to this application. This Guaranty is absolute, continuing and irrevocable.

IMPORTANT INFORMATION ABOUT OPENING AN 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 you 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.

I certify that I have read and agreed to all the terms and conditions, authorizations, and disclosures included with this application and that everything stated in this application is true, correct and complete.

By consenting to this agreement, I am confirming that I am an authorized principal / Owner / Officer and the Guarantor.