Elite Business Visa® Credit Card Application

Charity Cards: You may elect at application to carry a charity card to show your support of select non-profit organizations for an annual contribution of \$10 per charity card issued on the account. This contribution will be charged to your credit card account at account opening and annually thereafter. One hundred percent (100%) of contributions collected are given to the designated charity. You may cancel this election at any time by calling Credit Card Services at (865) 429-2273. If cancelled, your card will be reissued with a standard design. Smoky Mountains Card: Benefitting the Friends of the Smokies. The Patriot Card: Benefitting the Smoky Mountains Service Dogs. Please mark the appropriate box if you wish to have this card.

IMPORTANT! THE FOLLOWING INFORMATION MUST ACCOMPANY APPLICATION:

Current year financial statements including balance sheet and income statement. If an applicant is a Corporation, include a Corporate Resolution and Articles of Incorporation. If an applicant is a Partnership, include a Partnership Agreement. If an applicant is a LLC, include a LLC Agreement. If an applicant is an Organization, include a Resolution and Copy of Minutes. A Personal Guaranty will be required.

credit	tend to apply for join :	Applicant's Si	gnature		-	Co-Applic	cant's Si	gnature		.	
Business Information	Business Name (Applicant)					# Cards Requested Business EIN or Tax			x ID #	Hours of Operation	
	Address (No PO Box)	Street C	ity State	Zip	Busines	Yrs. in Business F Business					
	Mailing Address Street City State Zip				address Sole Proprietor □ P				rship Type: Partnership □ LLC □ □ Non-Profit □		
	Business Web Site					Email Address					
Busi	Is business currently involved in any pending litigation? Yes ☐ Type No ☐									otal Credit Limit equested:	
	Name □ Co-Applicant □ Guarantor					Title				ership %	
	Credit Limit Requested	Date of Birth	Social Security	v #	Home Phone #			Cell Phone #			
	Address (No PO Box) Street City State Zip					# Yrs. at Address Email Addres					
ssa ry)	Name of Nearest Relative NOT Living With You					Relationship Phone #					
if nece	Drivers License #					State Issued Issue Date			e Expiration Date		
APPLICANT INFORMATION (Make additional copies if necessary)	Siguature x									ity Card moky Mtn. Card atriot Card	
	Name □ Co-Applicant □ Guarantor □ Additional Signer					Title				ership %	
(Make	Credit Limit Requeste	d Date of Birth	Social Security	y #	Home Phone #				Cell	Phone #	
LION	Address (No PO Box) Street City State Zip					# Yrs. at Address Email Addres					
MAJ	Name of Nearest Relative NOT Living With You					Relationship Phone #					
FOR	Drivers License #					State Issue Date			Expi	ration Date	
NI TN	Signature Charity Card ☐ Smoky Mtn. Card X										
ICA	Name □ Co-Applicant □ Guarantor □ Additional Signer					Title				ership %	
PPL	Credit Limit Requeste	d Date of Birth	Social Se	curity #	H	ome Phone	e #		Cell	Phone #	
A	Address (No PO Box) Street City State Zip				# Yrs. at Address Email Addr			ess			
	Name of Nearest Relative NOT Living With You					Relationship			Phone #		
	Drivers License #					State Issued Issue Da		te Expiration Date		ration Date	
	Siguature X	· · · · · · · · · · · · · · · · · · ·					ity Card moky Mtn. Card atriot Card				
Overdraft Service	Yes! Please enroll me in the Overdraft Service. My TSB Account # is I understand that funds will be automatically deposited to the designated checking account in \$50.00 increments to cover items that would otherwise overdraw the account. This deposit will be charged to the credit card and will occur only if credit available is sufficient. \$10 will be charged to the checking account per debit or check covered by this overdraft service. Transactions for overdraft services are Cash Advances and are subject to the Cash Advance APR.										
CREDIT you will r experience agencies a or collect	retain this application whees. This application is suand other resources) in a cion of my/our account	IFICATION: Everything nether or not it is approved bmitted to obtain credit. It waluating my/our credit all for any other legal purpoenty whether this application.	. You are authorize We authorize you to polication and subses and (ii) release	ed to check mo (i) make in equently in continuous information	y/our emp quiries (in connection	oloyment h cluding re with my/o	nistory a questing our exter	nd to ask que reports from asion of cred	estions ab n consume lit, update	out my/our credit er credit reporting , renewal, review	
Signatur	Owner, Principa	l, or President			Principa						
Date:	X				X Name (Please Print):					Title	
INTERNAL USE ONLY	DATE APPROVED	CARD TYPE	CREDIT	LINE		RATE		APPROVI	ED BY	# OF CARDS	
	Lii	1	- L		AS .					I.	

Tennessee State Bank Elite Business Visa® Credit Card Applicant's Copy-To be retained by Applicant

Interest Rates and Interest Charges						
Annual Percentage Rate (APR) Purchases	13.25% This APR will vary with the market based on the Prime Rate					
Annual Percentage Rate (APR) Balance Transfers	13.25% This APR will vary with the market based on the Prime Rate					
APR for Cash Advances	18.50% (Non-Variable)					
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on your purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the transaction is posted to your account.					
Minimum Interest Charge	None					
For Credit Card Tips from the	To learn more about factors to consider when applying for or using					
Consumer Financial Protection Bureau	a credit card, visit the website of the Consumer Financial					
	Protection Bureau at http://www.consumerfinance.gov/learnmore .					

Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance	• Either \$5 or 4% of the amount of each cash advance, whichever is greater (maximum fee: \$50).
Foreign Transaction	1% of each transaction in U.S. dollars.
ATM Fee	None
Penalty Fees	
Late Payment	• Up to \$29
Returned Payment	• Up to \$29

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

Card Replacement Fee: \$5—We may charge this fee for any replacement card ordered by the cardholder.

Documentation Copies: \$3/copy—We may charge this fee for each copy provided.

Expedited Delivery Fee: \$40—We may charge this fee if you request expedited delivery of new or replacement cards.

Stop Payment Fee: \$33—We may charge this fee if you request a stop payment on an automated recurring charge to your credit card account.

ATM Fee: None if transaction is completed at one of the Bank's proprietary Automated Teller Machines (ATMs).

Overdraft Service (Credit Card Courtesy Pay): You may elect to enroll in an overdraft service with your credit card. This service will provide overdraft coverage on a designated checking account. In the event the checking account becomes overdrawn, a Cash Advance in an amount to cover the overdraft will be charged to the credit card in increments of \$50.00 and deposited into the checking account. This service is a Cash Advance and is subject to the Cash Advance APR, but will not incur the Cash Advance fee. The Cash Advance will only occur if the available credit is sufficient on your credit card. There will be a \$10.00 overdraft item fee on the checking account for each debit or check that is covered by this overdraft service. In the event there are not sufficient funds on your credit card to cover the overdraft, the normal checking account overdraft item fee(s) or return item fee(s) will apply.

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Disclosure Effective 10.01.2025. Information about the costs and the rates is accurate as of October 2025. This information may have changed after that date. You may contact us to find out what may have changed by directing inquiries to Tennessee State Bank, Attention: Card Services, P.O. Box 1260, Pigeon Forge, TN 37868-1260; or call us toll-free at (877) 908-4TSB (4872).

USA Patriot Act

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT, UPDATING AN ACCOUNT OR PERFORMING TRANSACTIONS

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 or updates an account or performs transactions.

What this means to you: When you open or update an account or perform a transaction, 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 and retain copies of those documents.

When opening or updating an account, we may also ask other information of you required by current regulatory guidance such as if you perform money services business activities; if you may be related to any foreign political official; and what levels of different types of transactions you expect to perform in your account.