



BUSINESS DRIVER CREDIT CARD APPLICATION



Member
FDIC



*Subject to credit approval

BUSINESS DRIVER CARD APPLICATION



BUSINESS INFORMATION						
Legal Business Name _____						
Business Street Address _____						
City _____			State _____		Zip _____	
Business Legal Structure						
Sole Proprietorship	Corporation	Partnership	Non-Profit	LLC	Other _____	
Authorizing Signature						
Owner	Partner	President	Vice President	Corporate Secretary	Other _____	
Business Tax ID Number (TIN) or Employer ID Number (EIN) _____						
What was the approximate revenue of your business during the last fiscal year? _____						
Approximately, how much does your business spend using credit cards per month? _____						
Current Veritex Bank Client?						
Yes	No	If yes, Banker Name: _____				
Does your business owe any taxes from prior years?						
Yes	No	If yes, how much? \$ _____				
Is your business a party of any claim or lawsuit?						
Yes	No	If yes, how much? \$ _____				
Are there any delinquent FICA or sales taxes?						
Yes	No	If yes, how much? \$ _____				
Has the business ever declared bankruptcy?						
Yes	No	If yes, when? _____				
Have the principals ever declared bankruptcy?						
Yes	No	If yes, when? _____				
How long have the principal(s) owned the business? _____						



APPLICATION

ADMINISTRATOR INFORMATION				
First Name	MI	Last Name		
Email	Cell Phone	Office Phone		
GUARANTOR #1 INFORMATION				
First Name	MI	Last Name		
Email	Phone			
Social Security #	Date of Birth	Ownership % (if any)		
Home Address	City	State	Zip	
GUARANTOR #2 INFORMATION				
First Name	MI	Last Name		
Email	Phone			
Social Security #	Date of Birth	Ownership % (if any)		
Home Address	City	State	Zip	
GUARANTOR #3 INFORMATION				
First Name	MI	Last Name		
Email	Phone			
Social Security #	Date of Birth	Ownership % (if any)		
Home Address	City	State	Zip	
ADDITIONAL INFORMATION				
Company Name (As Embossed on Card - 21 digits)				
CARDHOLDER LIST				
Cardholder #1 Name	Card Limit \$	Last 4 SSN	DOB	
Email			Cell Phone	
Cardholder #2 Name	Card Limit \$	Last 4 SSN	DOB	
Email			Cell Phone	
Cardholder #3 Name	Card Limit \$	Last 4 SSN	DOB	
Email			Cell Phone	
Cardholder #4 Name	Card Limit \$	Last 4 SSN	DOB	
Email			Cell Phone	
Cardholder #5 Name	Card Limit \$	Last 4 SSN	DOB	
Email			Cell Phone	
Delivery Address	City	State	Zip	

PROGRAM OPTIONS

#1 Extended Deadline & Reduced APR

- Payment Due 25 Days after Monthly Statement Cutoff
- VISA Core Benefits
- No Cash Reward
- Rate Will Vary at Prime + 9.99%
- No Annual Fee

#2 Standard Deadline & APR

- Payment Due 15 Days after Monthly Statement Cutoff
- VISA Core Benefits
- Statement Credit of 1% on Purchases Paid Monthly
- Rate Will Vary at Prime + 13.99%
- No Annual Fee

DISCLOSURE STATEMENT

BUSINESS DRIVER CARD

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases, Transfers & Cash Advances	18.49% (Option #1) or 22.49% (Option #2) This APR will vary with the market based on the Prime Rate, which was 8.50% as of 08/01/24. We add 9.99% (Option #1) or 13.99% (Option #2) to the Prime Rate to determine the APR for Purchases, Balance Transfers and Cash Advances.
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of each billing cycle (Option #1) or 15 days (Option #2). We will not charge you interest on purchases if you pay your entire balance by the due date.
Minimum Interest Charge	If the New Balance exceeds \$25.00, the minimum payment will equal the greater of 3% of the New Balance or \$25.00
Credit Card Tips from the Federal Reserve Board	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 consumerfinance.gov/learnmore .

FEES

Annual Fee	None
Transaction Fees: <ul style="list-style-type: none"> • Cash Advance • International 	Either \$5 or 3% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. Dollars
Miscellaneous Fees: <ul style="list-style-type: none"> • Late Payment • Returned Payment • Expedited Card Delivery • Other 	\$25 \$25 \$40 For other customized reporting or data extracts not specified in this Agreement, we may charge you such fees as you and we may collectively agree, but no less than \$50.00 per hour for the generation and delivery of such custom reports or data extracts.

BENEFITS

Statement Credits:	1% credited monthly on net purchases for accounts in good Standing. Payment due date is 15 days after monthly cutoff. If Statement Credits is not requested, due date is 25 days after cutoff. A minimum monthly net card spends of \$250.00 is required in order to qualify for Statement Credits. All Statement Credits will be issued within 1 to 2 billing cycles of the month in which they were earned.
Non-Cash Benefits:	Core Visa benefits as disclosed on website. Please contact customer services at 844-713-1529 for assistance.

How We Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See Your Account Agreement for more details.

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

Prime Rate: The APR will vary based on changes in the Index the Prime published in the Wall Street Journal. Changes in the Index will take effect beginning the first billing cycle of the following month. Increases or decreases in the Index will cause the APR and regular periodic rate to fluctuate, resulting in increased or decreased Interest Charges on the Account.

The issuer and administrator of the credit card program is Veritex Community Bank. The above information is subject to change. To find out what may have changed, contact us at 844-713-1529 or Veritex Bank, 12750 Merit Dr. Suite 1200, Dallas, TX 75251

INTEREST CHARGE

How the Interest Charge is Determined & When it is Imposed

An Interest Charge on the Account will be figured on each monthly billing statement by applying the periodic rate to the total balance Subject to Interest Charge. The periodic rate used to compute the Interest Charge is disclosed above and is a monthly rate which, when multiplied by 12, equals the APR disclosed above. If you obtain Cash Advances or elect to pay for Purchases in installments, each periodic statement will include an Interest Charge. There is no minimum Interest Charge. In connection with Cash Advances, the first monthly billing statement after you receive a Cash Advance will include an Interest Charge from the date the transaction is posted to your Account.

An Interest Charge will not be imposed during a billing cycle on new Purchases posted to your Account during that billing cycle if the outstanding balance for the preceding billing cycle has been paid in full and credited by the “Payment Due Date” for that billing cycle. However, if (1) the outstanding balance for the preceding billing cycle has been paid in full and credited by the “Payment Due Date” for that billing cycle, (2) a Purchase is posted to the Account during the current billing cycle, and (3) the New Balance of the current billing cycle is not paid in full and credited by the “Payment Due Date” for the current billing cycle, an Interest Charge will accrue on the Purchase from the first day of the billing cycle which follows the current billing cycle. If the Account does have an outstanding balance which was not paid and credited by the “Payment Due Date” for the preceding billing cycle, a Purchase will accrue an Interest Charge from the date when it is posted to the Account.

Any portion of the New Balance appearing on a monthly billing statement (including Cash Advances, Purchases, Interest Charge and Other Charges) which is not paid in full and credited to the Account by the “Payment Due Date” shown on that statement becomes part of the “Previous Balance” on your next monthly billing statement.

If the New Balance outstanding on the Closing Date of a billing cycle (including any applicable Interest Charge) is paid in full and posted to the Account within 25 days following the Closing Date of that billing cycle (15 days if receiving a Cash Reward), no further Interest Charge will accrue.

All payments received by 5:00 p.m. during our normal business day at the address indicated on the monthly billing statement will be credited to the Account as of the date of receipt of payment. If payment is made at any location other than such address, credit for the payment may be delayed up to 5 days.

Introductory Purchase, Balance Transfer and Promotional APR Offers

At our discretion, we may offer you an introductory or promotional APR or cash back reward for all or a part of your Transactions. For example, we may offer you a promotional APR that applies to specific transactions, such as transferring balances from accounts you have with others, or an introductory APR and cash back reward for Purchases when you open an Account. The period for which the introductory or promotional APR or cash back reward applies may be limited. Any such offer will be subject to the terms of the offer and this Agreement. If applicable, we will disclose information regarding any introductory or promotional APRs or cash back rewards and the period during which they are in effect in the document that accompanies your Card or in materials we send you about the offer after you obtain your Card. If (i) we receive a Minimum Payment Due after its Payment Due Date; (ii) your total outstanding balance exceeds your Account credit limit on the closing date of a billing cycle; or (iii) (A) a check, similar instrument or electronic payment order that you have used for payment on your Account has been returned to us unpaid for any reason, or (B) we must return a check or other instrument because it is not signed or is otherwise incomplete, we may adjust the APR to the Purchase or Balance Transfer APR then in effect or terminate the cash back reward, as applicable.

Method of Computing Balance Subject to Interest Charge

The balance Subject to an Interest Charge is the sum of the "Average Daily Balance" for Purchases and the "Average Daily Balance" for Cash Advances, computed as follows:

The Average Daily Balance for Purchases is computed by adding each day's ending balance for the current billing cycle (less any Interest Charge included therein and excluding any Cash Advances made during the current billing cycle) and dividing the total of such balances by the number of days in the billing cycle. Such total will include Purchases and debit adjustments made during the current billing cycle only if you have not paid in full the New Balance figure from the previous statement as indicated by a "Payment" figure equal to or greater than the "Previous Balance" figure under the Summary of Transactions on the statement for the current billing cycle. The Average Daily Balance for Cash Advances is computed by adding each day's outstanding balance of Cash Advances charged to the Account during the current billing cycle and dividing the total of such balances by the number of days in the billing cycle.

If the Cash Advance portion of the New Balance and the Interest Charge applicable thereto are not paid in full and credited to the Account by the "Payment Due Date" shown on the first monthly billing statement to which the Cash Advance is billed, any balance remaining becomes a part of the "Previous Balance" on Cardholder's next periodic statement and is computed as part of the Average Daily Balance for Purchases. An Interest Charge on the Account will be figured on each monthly billing statement by applying the periodic rate to the total Balance Subject to Interest Charge. The periodic rate used to compute the Interest Charge is disclosed above and is a monthly rate which, when multiplied by 12, equals the APR disclosed above. If you obtain Cash Advances or elect to pay for Purchases in installments, each periodic statement will include an Interest Charge. There is no minimum Interest Charge. In connection with Cash Advances, the first monthly billing statement after you receive a Cash Advance will include an Interest Charge from the date the transaction is posted to your Account.

CREDIT CARD AGREEMENT

This Agreement applies to the VISA credit Card and Credit Devices issued to you by Veritex Community Bank, Dallas, Texas. Any Card or Credit Device issued to you by us remains our property and must be returned to us or to anyone we designate, upon request. Retaining, signing or using, or permitting others to use, the Card or Credit Device shall constitute the equivalent of signing this Agreement and such retaining, signing or using means you agree to be bound by the terms of this Agreement. The Application you submitted for the Account is hereby incorporated into and made a part of this Agreement. This Agreement begins on the earlier of (i) the date you sign or otherwise submit an Application that is approved by us or (ii) the first date you or someone authorized by you uses the Account in a transaction that we approve (in NY, the first date you or someone authorized by you signs a sales slip or memorandum or the first date that another document is issued to you or someone authorized by you as evidence of a transaction on the Account that we approve).

Definitions. In addition to other terms that may be defined in this Agreement, the following terms when used in this Agreement have the following definitions:

1. "**Account**" means the open-end revolving credit account established pursuant to your Application and this Agreement to which charges are posted based on use of a Card, information from a Card, Credit Device, or any other device or procedure by which the Account may be accessed in the future.
2. "**Administrator**" means any person, including an Authorized User if so permitted, you permit to use Online Access to modify the account limits of your Authorized User(s). These individuals will be permitted to access the Account to the extent you designate, provided the total aggregate amount you may designate may not exceed the Credit Limit you have established for the Account. PLEASE CONSIDER THE DESIGNATION CAREFULLY AS THESE INDIVIDUALS WILL BE ABLE TO ACCESS THE ACCOUNT TO MODIFY THE ACCOUNT LIMITS OF AUTHORIZED USER(S).
3. "**Agreement**" means this Credit Card Agreement plus the Disclosure Statement, attached to and delivered with, this Credit Card Agreement and which provides information on the periodic rate, the Annual Percentage Rate (APR), the Interest Charge and balance on which it is determined, any Other Charges, Cash Advance fees, and any grace period applicable to the Account. The Disclosure Statement is incorporated herein by reference as if repeated verbatim herein. If any provision of this Credit Card Agreement is inconsistent with any provision of the Disclosure Statement, the provision of the Disclosure Statement controls.
4. "**Applicable Law**" At any time, any applicable (a) federal, state, or local statutes, regulations, licensing requirements, regulatory bulletins or guidance, regulatory examinations, agreements or orders, (b) rule, regulation, restriction, requirement or contractual term of Visa or other card network, and (c) judicial or administrative interpretations of any of the foregoing.
5. "**Application**" means the application for credit you completed and returned to the Sponsoring Bank to request that we extend credit to you under the Account.
6. "**Authorized User**" means any person you permit to use the Account or who has apparent authority to use the Account.
7. "**Balance Transfer**" A transfer of a balance from another creditor to your Account. You are not permitted to make a Balance Transfer from another account or loan you have with us.
8. "**Card**" means the VISA credit card(s) issued to you by us, and any future credit card(s) issued to you in connection with the Account. If you applied for more than one type of Card, this Agreement is a separate Agreement for each Card.
9. "**Cash Advance**" means the amount requested by you and advanced to you by any method approved by us according to the terms of this Agreement in cash or cash equivalent items (including, but not limited to, money orders, travelers' checks, lottery tickets, casino chips, vouchers redeemable for cash, or racetrack wagers).
10. "**Credit Device**" means any device such as a blank check, payee- designated check, "convenience" or "special" check, blank draft or other order, or any other device or item which may, at our discretion and pursuant to procedures we may adopt from time to time, be issued by us to you to access the Account.

11. "**Credit Limit**" means the total dollar amount of the Account which we approved and which you may borrow against according to the terms of this Agreement.
12. "**Guarantor**" means every person named or identified in the Application.
13. "**Interest Charges**" means the interest charged to your Account as disclosed in this Agreement.
14. "**Online Access**" means the feature under which you, through your Administrator, are allowed to access and modify the limits of Authorized User(s) to borrow under the Account via the Website.
15. "**Other Charges**" means the charges listed in the section of this Agreement with such caption.
16. "**Transaction**" means Purchases, Cash Advances, or Balance Transfers.
17. "**We**," "**us**," and "**our**" mean Veritex Community Bank, 12750 Merit Drive, Ste 1200, Dallas, Texas 75251.
18. "**Website**" refers to our cardholder website, the address of which is set forth on your Card(s).
19. "**You**" and "**your**" refer to each person, including Guarantors, who signed an application for the Account, each person who signs or uses the Card or a Credit Device, and any Authorized User.

Purchases, Cash Advances and Balance Transfers: Cash Advance Limit. You request and authorize us to extend credit to you under the Account as follows: (1) goods and services may be purchased or leased by users of the Card from any seller or vendor who honors the Card ("Purchases"); (2) Cash Advances may be obtained (a) when you complete a cash advance request with us or any other financial institution we approve at a retail banking location; (b) using the Card at any automatic teller machine which accepts the Card, or (c) using a Credit Device to pay for Purchases or, when allowed, to receive cash pursuant to a "quasi-cash" transaction as described below. We are not responsible for any person or entity refusing to accept the Card or any Credit Device for Purchases or Cash Advances.

You agree that any debt incurred using your Account or your Card is valid, regardless of the purpose of the Transaction. Purchases from a merchant that are directly convertible to cash (sometimes called "quasi-cash" transactions or "cash equivalent transactions"), such as purchases of casino gaming chips, lottery tickets, money orders, wire transfer services, travelers' cheques or foreign currency, may not be permitted with your Card. In the event it is permitted, the quasi-cash or cash equivalent transaction will be treated as a Cash Advance. You may not use your Card or your Account for any illegal transaction or any gambling transaction. We reserve the right to decline any such transaction without notice. "Cash equivalent transactions" are those transactions performed using a merchant or service provider that VISA/Mastercard identifies as a seller of traveler's cheques, foreign currencies, money orders, wire transfers, lottery tickets, funds used for wagers or gambling or similar products and services.

Unless prohibited by Applicable Law, we may, from time to time, limit the type, number and dollar amounts of any Transactions, even if you have sufficient available credit. We may also terminate or suspend your use of your Account and Card and access to your Account without notice unless prohibited by Applicable Law.

Promise to Pay. You promise to pay us for all Purchases made by you and for all Cash Advances received by you except as limited in this Agreement regarding your liability for unauthorized use of a Card or Credit Device. You shall be jointly and severally liable for all amounts due from you under this Agreement for Purchases, Cash Advances, Interest Charges, and Other Charges.

Administrator Access. You or Administrator may change the amount established for an Authorized User in connection with use of the Account, provided the aggregate amounts established for all Authorized Users does not exceed the Credit Limit. We have the right to rely upon actions and directions made by you or Administrator and you will be responsible for the amounts borrowed by you and these individuals.

Terminated Employees. You are responsible to ensure that terminated employees no longer have access to the Account. We are not liable for Transactions processed through a terminated employee's use because of inaction on your part.

Lost or Stolen Cards, Fraud. You are also responsible to ensure that an employee's access is immediately suspended if the employee advises that the Card or credit device is lost or stolen, or due to fraudulent use by the employee or other individual. We are not liable for Transactions processed due to inaction on the part of you or the employee.

Conflicting Instructions. If we receive conflicting instructions, or if we believe that an Account's security or our security may be at risk because of your actions or access, we may at our sole discretion terminate Online Access or prevent you from being granted access to the Account, without prior notice to you or any Administrator or Authorized User.

Special Checks. If Special Checks are issued from time to time for use with your Account, you may obtain what is deemed to be a Cash Advance under the Account by writing a check. Each Special Check must be in a form we have issued to you and must be imprinted with your name and the Account number. Special Checks may be used only by a person whose name is printed on the Check and must be completed and signed in the same way as a regular personal check. You agree not to use your Special Checks to purchase or carry securities or to pay amounts you owe us under this Agreement. We are not obligated to pay a Special Check (a) if your resulting Account balance would exceed the Credit Limit, (b) if the Check is dated more than 6 months before it was presented to us for payment, (c) if a Special Check or Card has been reported lost or stolen, (d) if you are in default under this Agreement or a loan agreement with another lender, (e) if you or we have terminated your ability to receive further credit under this Agreement, (f) if you are insolvent, or (g) if your Card has expired. The amount of each Special Check paid by us, even if we are not obligated to pay it, will be a Cash Advance. Checks paid by us will not be returned to you with your monthly billing statement, but information about them will appear on such statement. You agree you will promptly review your monthly billing statement to discover any unauthorized or altered Special Checks. You cannot put a stop-payment order on a Special Check.

Refunds and Adjustments. Any refund, adjustment, or credit allowed by any seller or other person, or entity shall not be by cash but rather by a credit to the Account appearing on your monthly billing statement.

Monthly Billing Statements. Each month we will send you a monthly billing statement reflecting all Purchases, Cash Advances, Interest Charges and Other Charges pursuant to this Agreement for the prior monthly period. Such statements shall be deemed correct and accepted by you unless you notify us to the contrary in writing within 60 days of our mailing such statement to you.

Payments on the Account. Your payment under the Account must be made on or before the "Payment Due Date" reflected on your monthly billing statement. Your payment must be either the full amount billed or, at your option, an installment equal to at least the required "Minimum Payment Due" stated on the billing statement. The minimum payment will equal the "New Balance" shown on your statement if that amount is less than \$25. If the New Balance exceeds \$25, the minimum payment will equal the greater of 3% of the New Balance or \$25, plus the entire portion of the New Balance more than your Credit Limit, plus any amount past due. Payment must be received by the Payment Due Date for the Account to remain in "Good Standing". All required payments, including any applicable late fees must be received by us for any Account that is past due for the Account to return to Good Standing. Payments must be made in U.S. dollars drawn on a U.S. Bank. Transactions in foreign currencies will be converted to U.S. dollars at the exchange rate used at the time of the conversion. The conversion may occur after the transaction date and the conversion rate may differ from the rate of exchange in effect at the time of the transaction. You agree to pay the converted amount to us in U.S. dollars, plus any charge for the conversion or processing that may be imposed.

All payments on the account must be made at the address shown on your monthly billing statement or online through our card management system and are considered to have been made on the date received at that address or initiated by you in the card management system. If payment is made at any location other than the designated address, credit for such payment may be delayed for up to 5 days. As allowed by law, we may accept payments marked "payment in full" (or words of similar intent) without losing any of our rights to collect the full balance due under the Account and this Agreement. We will apply your payments to the unpaid balance of the Account in the order and manner we decide, in our sole discretion.

Payment Holidays. At our option we may permit you from time to time to skip making the Minimum Payment Due for a specified billing cycle (referred to as a "payment holiday"). Even if you accept such a payment holiday, we will continue to assess Interest Charges on the unpaid balance of the Account as disclosed in the Insert. Any payment holiday we permit will not affect the terms of this Agreement. The terms of this Agreement remain in force regardless of whether you accept a payment holiday.

Credit Limit. You agree not to use or permit others to use the Card, information from the Card, or Credit Device if such use would cause the balance of the Account to exceed the Credit Limit, we set from time to time. The initial Credit Limit for the Account is shown on the material accompanying the Card before the Account is used and will also be disclosed on each monthly billing statement for the Account. We may, at our option, extend credit under the Account, which exceed the Credit Limit. If we

do so, you agree to immediately pay the excess. We are not obligated to allow any Purchase or Cash Advance which will exceed your Credit Limit and if we do, we are not obligated to allow any Purchase or Cash Advance which will exceed your Credit Limit and if we do, we are not obligated to do so later. We may designate part of your credit limit as a cash advance limit. We may increase or decrease your credit limit or your cash advance limit at any time, without notice.

Transactions Made in Foreign Currencies. If a transaction is made in a foreign currency, we and MasterCard International or VISA International, depending on which card is used, will convert the transaction into a U.S. dollar amount. MasterCard and VISA will act in accordance with their operating regulations or conversion procedures in effect at the time the transaction is processed. Currently, their regulations and procedures provide that the currency conversion rate they use, to determine the transaction amount in U.S. dollar, is either (a) a wholesale market rate, or (b) a government-mandated rate in effect one day prior to the processing date. MasterCard and VISA increase this conversion rate by one percent (1%) and keep this increase as compensation for performing the currency conversion service. We will charge you one percent (1%) of the U.S. dollar amount of the transaction converted from a foreign currency. The currency conversion rate calculated in this manner that is in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Other Charges. You agree we may access, in addition to the Interest Charge, the Other Charges below which will be earned when accessed and are not subject to refund or rebate. The following fees may be added, as applicable, to the Account and treated as a Purchase as indicated on the Insert:

1. **Late Fee.** If the minimum required payment is not received by the Payment Due Date for that billing cycle, we may assess a \$25 late charge on the Account.
2. **Returned Payment Fee.** We will charge \$25 for each return by a bank or other depository institution of a dishonored check, negotiable order of withdrawal or share draft issued by you to us in connection with the Account. This fee will be in addition to all other Interest Charges and Other Charges we may collect from you and is not subject to refund or rebate.
3. **Cash Advance Fee.** If you request a Cash Advance, in addition to the Interest Charge which will accrue on the Cash Advance, you agree to pay a fee of three percent 3% of the amount of the Cash Advance subject to a minimum fee of \$5.00.
4. **International Transactions Fee.** One percent (1%) of the U.S. dollar amount of the transaction converted from a foreign currency.
5. **Expedited Card Delivery Fee.** We will charge \$40 for the expedited delivery of a Card to you if you request and we agree to arrange for expedited delivery of any Card.
6. **Report and Date Request Fees.** For other customized research, reports and statement copies not specified in this Agreement, we may charge you such fees as you and we may collectively agree, but no less than \$50 per hour for the generation and delivery of such custom research, reports and statement copies.
7. **Guaranty.** Every Guarantor, jointly and severally, absolutely and unconditionally guarantees to us the payment and performance of all of your indebtedness, obligations and liabilities now existing or hereafter incurred or created, direct or indirect, absolute or contingent (the "Indebtedness"). Guarantor agrees and acknowledges that this Guaranty is a continuing guaranty, and all extensions of credit and financial accommodations concurrently herewith or hereafter made by you will be made by us in reliance on this Guaranty. Guarantor shall be responsible for costs, attorney's fees and expenses incurred by us to enforce or collect the Indebtedness and the obligations of Guarantor pursuant to this Guaranty. The obligations of Guarantor contained in this Guaranty shall be continuing, absolute and unconditional without regard to the validity, legality, regularity or enforceability of the Indebtedness or any instrument evidencing, securing or relating to said Indebtedness and shall not be reduced or affected in any way by any failure or omission to enforce any right against you or any Guarantor or by any other action which may in any manner or to any extent vary the risks of Guarantor or which might otherwise constitute a legal or equitable discharge of Guarantor. or collect the Indebtedness and the obligations of Guarantor pursuant to this Guaranty. The obligations of Guarantor contained in this Guaranty shall be continuing, absolute and unconditional without regard to the validity, legality, regularity or enforceability of the Indebtedness or any instrument evidencing, securing or relating to said Indebtedness and shall not be reduced or affected in any way by any failure or omission to enforce any right against you or any Guarantor or by any other action which may in any manner or to any extent vary the risks of Guarantor or which might otherwise constitute a legal or equitable discharge of Guarantor.

Guarantor waives:

- (a) Presentment, demand for payment, protest or notice of dishonor of any of your indebtedness.
- (b) Any other notice or defense to which Guarantor might be entitled.
- (c) Joinder of you in any suit or action to enforce this Guaranty and without in any way limiting the foregoing, Guarantor waives any right to have us sue you or take any other action against you as a prerequisite to our taking any action or bringing a suit against Guarantor under this Guaranty; and
- (d) Guarantor hereby waives the benefits of any provision of law requiring that we exhaust any right or remedy, or take any action, against you or any other person and/or property including but not limited to the provisions of the Texas Civil Practice and Remedies Code §17.001, Texas Rules of Civil Procedure Rule 31 and the Texas Business and Commerce Code Chapter 34, as amended, or otherwise.

We may, at any time, without consent of or notice to Guarantor, without incurring responsibility to the Guarantor, without impairing or releasing the obligations of the Guarantor, upon and without terms or conditions and in whole or in part:

- (a) Change the manner, place or terms of payment or change or extend the time of payment of, renew or alter any Indebtedness, obligation or liability hereby guaranteed or any liabilities incurred directly or indirectly hereunder, and the guaranty herein made shall apply to the indebtedness, obligations and liabilities, changed, renewed or altered in any manner.
- (b) Exercise or refrain from exercising any rights against you or others or otherwise act or refrain from acting.
- (c) Settle or compromise any indebtedness, obligations or liabilities hereby guaranteed or hereby incurred and may subordinate the payment of all or any part of such liabilities to the payment of any liabilities which may be due to us or others; and
- (d) Release you or any other Guarantor of the Indebtedness to us from any liability to us.

The obligations of Guarantor hereunder shall terminate upon, and only upon, written release of Guarantor by us. This Guaranty shall continue in full force and effect, notwithstanding the death, incapacity or legal disability of Guarantor and shall be binding on the successors, assigns, estate, personal representatives and heirs of Guarantor and shall inure to the benefit of our successors, heirs and assigns.

It is the intention of the parties hereto to comply with all laws in force and applicable hereto; accordingly, it is agreed that, notwithstanding any provision to the contrary herein or in any note, instrument or other document evidencing or securing the Indebtedness or otherwise related hereto or thereto, no such provision shall require the payment or permit the collection of interest from Guarantor in excess of the maximum non-usurious rate permitted by applicable law. If any excess of interest in such respect is provided for or shall be adjudged to be so provided for, then in such event, (i) the provisions of this paragraph shall govern and control, (ii) neither Guarantor nor his heirs, executors or administrators, successors or assigns or any other party liable under Guarantor, shall be obligated to pay the amount of such interest, to the extent that it is in excess of the maximum non-usurious amount permitted by applicable law, (iii) any such excess which may have been collected shall be, at our option, either refunded or applied to the Indebtedness, and (iv) the effective rate of interest covered by this Guaranty shall be automatically subject to reduction to the maximum non-usurious lawful contract rate allowed under the applicable law as now or hereafter construed by the courts having jurisdiction thereof.

No failure to exercise and no delay in exercising on our part of any right, power or privilege hereunder or at law or in equity shall operate as a waiver thereof, nor shall any single or partial exercise of any such right, power or privilege preclude any other or future exercise thereof or the exercise of any other right, power, or privilege. The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law or in equity. If any clause or portion of this Guaranty shall be declared unenforceable, invalid or illegal, the remaining clauses and portions shall not be affected thereby.

Guarantor grants us a contractual right of set-off as described herein. We may, without demand or notice to Guarantor, set-off any amount due and payable under the terms of the Agreement against any right Guarantor or affiliates must receive money from us. We may also administratively freeze Guarantor or affiliates' accounts to allow us to protect our set-off rights. Guarantor or affiliates' right to receive money from us includes any deposit account balances (whether general or special or for safekeeping, custody or otherwise), any money owed to Guarantor or affiliates on an item

presented to us or in our possession for collection or exchange or other non-deposit obligation. "Any amount due and payable under the terms of the Agreement" means the total amount to which we are entitled to demand payment under the terms of the Agreement at the time of our set-off. We will not be liable for the dishonor of any check when the dishonor occurs because we set-off against any of the Guarantor or affiliates' accounts. Guarantor, on behalf of yourself and your affiliates, agree to hold us harmless from any such claims arising because of our exercise of the right of set-off.

Termination; Default. We may reduce the Credit Limit or terminate your ability to receive further credit under this Agreement at any time without notice. You may terminate your ability to receive further credit under this Agreement by giving us notice of termination and returning to us all Cards and Credit Devices. Termination by you will be effective on the date we receive written notice from you along with the Cards and Credit Devices (unless they are lost or stolen, in which case you agree to sign an affidavit to that effect and stating that no credit received after the date of loss or theft was authorized by you).

You will be in default under this Agreement if any of the following events occur: (1) you fail to make the required payment when due; (2) you fail to perform or abide by any of your agreements or obligations under this Agreement or any other loan agreement you have with us; (3) you become insolvent (meaning your liabilities exceed your assets or you are unable to pay your debts as they become due); (4) any action is taken by or against you under any bankruptcy or insolvency laws; (5) any attachment or garnishment proceedings are initiated against you; (6) you die or are declared incompetent; (7) we, in good faith, believe the prospect of your payment or performance under this Agreement is impaired; or (8) you fail or refuse to provide current financial information to us when we request it.

On any termination or default, regardless of any unused credit you may have under the Account, all amounts you owe under the Account and this Agreement will become immediately due and payable in full. You must also return to us all Cards and Credit Devices issued to you in connection with the Account. Termination or default shall not release you from any obligation you have incurred under this Agreement. After termination or default, your obligations and our rights under this Agreement shall remain effective until the entire outstanding balance of the Account is paid in full.

Arbitration. Any controversy, claim, dispute or issue related to or arising from (i) the interpretation, negotiation, execution, assignment, administration, repayment, modification, or extension of this Agreement; (ii) any charge or cost incurred under this Agreement; (iii) the collection of any amounts due under this Agreement; (iv) any alleged tort related to or arising out of this Agreement; or the Disclosure Statement, or (v) any breach of any provision of this Agreement or the Disclosure Statement, shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association (the "AAA Rules"). Commencement of litigation by any person entitled to demand arbitration under this paragraph shall not waive any right that person must demand arbitration with respect to any counterclaim or other claim that may be made against that person, whether in, relating to, or arising out of such litigation, or otherwise. The Expedited Procedures of the AAA Rules shall apply in any dispute where the aggregate of all claims and the aggregate of all counterclaims each are in an amount less than \$500,000. The arbitrator(s) may award all remedies that a court could award.

Judgment upon any award rendered by the arbitrator(s) in any such arbitration may be entered in any Court having jurisdiction of the dispute. Any demand for arbitration under this Agreement shall be made no later than the date when any judicial action upon the same matter would be barred under any applicable statute of limitations. Any dispute as to whether the statute of limitations bars the arbitration of such matters shall be decided by arbitration in accordance with the provisions of this paragraph. The locale of any arbitration proceedings under this Agreement shall be in Dallas, Texas, or such other location as is mutually acceptable to Company and Bank. Company and Bank specifically acknowledge and agree that this Agreement evidences a "transaction involving commerce" under the Federal Arbitration Act, and both Company and Bank each hereby waive and relinquish any right to claim otherwise. With respect to disputes submitted to arbitration, Company and Bank each waive all rights to a trial by jury.

Attorney's Fees and Costs. To the extent permitted by law, you agree to pay our attorney's fees and other costs we incur if you are in default, and we hire an attorney who is not our salaried employee to collect amounts you owe under the Account and this Agreement. Amounts you owe for attorneys' fees will be added to the outstanding balance of the Account as a Purchase whether your right to receive credit has terminated or you are in default.

Amendment to this Agreement. This Agreement, and the terms of the Account, may be amended by us if we send you written notice of the amendment prior to its effective date as required by law. As of the amendment's effective date, the change in terms will apply to the entire outstanding balance of the Account as well as Purchases made, and Cash Advances and Balance Transfers received after the effective date of the amendment. If you do not agree to the amendment, your only option is termination under this Agreement.

Venue and Jurisdiction of Lawsuits. The parties agree, consent, and contract that the venue and jurisdiction of any lawsuit brought to Veritex Community Bank to enforce this agreement or collect and sum or sums of money due and owing under this agreement shall be in Dallas County, Texas.

Governing Law; Severability. You agree that your obligations under this Agreement represented by charges to the Account are contracted for and become binding when the sales drafts, credit card slips, or other Credit Devices are accepted by us and we cause the holders of the same to be paid. You agree that these events occur in Texas and that Texas law will govern the interpretation and operation of this Agreement as well as any controversy arising out of this Agreement. If any provision of this Agreement conflicts with the law, you agree the provision will be viewed as if it was amended to comply with the law. If that is not possible, then only the provision that conflicts with the law will be deleted. The remaining provisions of this Agreement will remain effective.

Credit Reports. You agree that we may obtain consumer credit reports for any individual signing the Application from one or more credit reporting agencies or others in connection with opening or maintaining the Account, increasing the Credit Limit under the Account, or making any extension of credit to you under the Account. We may also ask you for additional information in connection with the Account and request credit reports to verify your current credit standing. You agree that we may release information to others, such as credit reporting agencies, regarding the status and history of the Account. However, we are not obligated to release any such information unless required by law.

Change in Marital Status. A change in marital status between any of you will not affect the individual liability of any of you under this Agreement. Your liability for debt incurred after a change in status does not end until all Cards and Credit Devices are returned to us, even if you give us notice of the change in status and notice that further use by any person is unauthorized.

Notices. Notices given under this Agreement or relating to the Account will be effective only if given in writing to us at Veritex Community Bank, 12750 Merit Drive, Ste 1200, Dallas, Texas 75251, and to you at your last address shown on our records. You agree to notify us immediately if your address changes from that shown on the application you submitted in connection with opening the Account.

Liability for Unauthorized Use. If any Card is lost or stolen or otherwise may be used without your permission (express or implied), you must immediately notify us orally or in writing at the following phone number or address: 844-713-1529 or at Veritex Community Bank, 12750 Merit Drive, Ste 1200, Dallas, Texas 75251. You will not be liable for unauthorized use by a person other than your employees that occurs after you notify us of the loss, theft, or possible unauthorized use of a Card. If fewer than 10 Cards have been issued for your Account, your liability for unauthorized use of a Card by a person other than your employees will not exceed \$50.00. If 10 or more Cards are issued for use by your employees, or if the unauthorized use is by your employee, there is no limit to your liability for unauthorized use that occurs before you notify us as provided herein. If unauthorized use of a Credit Device occurs, you may be liable for all of the unauthorized use.

Electronic Signatures and Electronic Records. You consent to the use of electronic and/or digital signatures. This Agreement and any related documents may be signed electronically or digitally in a manner specified solely by us. You agree not to deny the legal effect or enforceability of this Agreement or any related documents solely because (i) this Agreement or such other related documents is entirely in electronic or digital form, including any use of electronically or digitally generated signatures, (ii) an electronic or digital record was used in the formation of this Credit Card Agreement or such other related documents, or this Agreement or such other related documents were subsequently converted to an electronic or digital record. You agree not to object to the admissibility of this Agreement or other related documents in the form of an electronic or digital record, or a paper copy of an electronic or digital document, or a paper copy of a document bearing an electronic or digital signature, on the grounds that the record or signature is not in its original form or is not the original of this Agreement or such other related documents, or this Agreement or such other related documents do not comply with Chapter 26 of the Texas Business and Commerce Code, as amended.

State Law Disclosures. CA Residents: Interest is compounded on unpaid Interest Charges on Purchases, Cash Advances and Balance Transfers. MD Residents: You have the right under Section 12-510 of the Commercial Law Code to receive an answer to a written inquiry concerning the status of your Account. NJ Residents: Because certain provisions of this Agreement are subject to applicable laws, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey.

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to do if you find a mistake on your statement.

If you think there is an error on your statement, write to us at Veritex Community Bank, 12750 Merit Drive, Ste 1200, Dallas, Texas 75251 or email as soon as possible.

In your letter, give us the following information:

- * Account information: Your name and Account number.
- * Dollar amount: The dollar amount of the suspected error.
- * Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement and at least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What will happen after we receive your letter.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether there has been an error or not, we cannot try to collect the amount in question or report you as delinquent on the amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

1. If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
2. If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount, we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Cash Reward. If cash reward is selected, it is paid monthly as a statement credit to accounts in Good Standing. Cash reward is subject to being reduced if certain transactions are made on an Account that significantly reduce our Interchange from Visa.

Certification of Financial Information

In connection with that certain loan application ("Loan Application") for a loan from Veritex Community Bank ("Lender"), with its main office located at 12750 Merit Drive, Building 7, Suite 1200, Dallas, TX 75251, each of the undersigned hereby certify, represent and warrant Veritex Community Bank as follows:

1. All business financial statements, projections and other business information submitted in connection with the Loan Application are accurate, true and complete.
2. All personal financial statements and other personal information submitted in connection with the Loan Application are accurate, true and complete and, if applicable, accurately represent the assets and liabilities of any spouses and minor children.
3. All personal and business tax returns submitted in connection with the Loan Application are accurate, true and complete and the information contained therein is identical to what was submitted to the IRS,

Each of the undersigned provide consent to Lender to utilize information contained in all provided financial statements, projections, tax returns, IRS tax transcripts and other information submitted or compiled by Lender in connection with the Loan Application. Each of the undersigned also understand that the information received (including IRS tax transcripts) is being relied upon by Veritex Community Bank and any third party involved in the application process regarding the decision to extend credit to the undersigned based on the Loan Application.

Additionally, the undersigned agrees to Lender sharing of tax transcripts for the purpose of compliance with the Loan Program Requirements, including discrepancy resolution, lender oversight activities, purchase reviews, complete file reviews, and other reviews.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update information such as your email address through your online banking access or by calling one of our banking centers. To ensure the security of your account(s), any changes to a mailing address may require written authorization from you, by completing the Address Change Form which can be obtained by contacting Veritex Community Bank and mailing the completed Address Change Form to the address above or bringing it to one of our Banking Centers.

Patriot Act Notice:

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, including business accounts. 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.

Notification of the Right to Request Specific Reasons for Credit Denial

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Veritex Community Bank or by calling 972-349-6200 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

ECOA NOTICE OF FEDERAL REGULATORS: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20006.

CERTIFICATION AND SIGNATURES

Acknowledgments and Agreements:

By signing this Acknowledgement and Agreement, I/We represent to Veritex Community Bank that: (1) We authorize you to check our employment history and ask questions about our credit experience. I/We understand this application is submitted to obtain credit. We authorize you to make inquiries (including requesting reports from credit agencies and other sources) in evaluating our application and subsequently in connection with any extension of credit, update, renewal, or collection of our account or for any other legal purpose, and release information to others about our credit history with you. (2) The information provided in this application is true and correct. Any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I/we have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq. (3) If the loan application is for a real estate secured loan, the loan requested will be secured by a mortgage or deed of trust on the property described in this application; and the property will not be used for any illegal or prohibited purpose or use; (4) All statements made in this application are made for the purpose of obtaining a Commercial Loan; (5) Veritex Community Bank will retain the original and/or an electronic record of this application, whether or not the Loan is approved; (6) Veritex Community Bank may continuously rely on the information contained in the application, and I/we are obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (7) My transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Guarantor #1 Signature Date

Printed Name Title

Guarantor #2 Signature Date

Printed Name Title

Guarantor #3 Signature Date

Printed Name Title

Authorized Company Signature Date

Printed Name Title

Please email signed and completed form to CreditCards@VeritexBank.com