

Get more—it's time you were rewarded for all you do.

You can choose to earn rewards on your Business Advantage account with *DreamMiles*® Rewards for Business program—giving you more reasons to use Business Advantage credit card for all your business purchases.*

You have the option of choosing from hundreds of reward options including brand-name merchandise, gift cards from your favorite restaurants and retailers, cruises, hotel stays, discounted airfare and free airline tickets.

How to Participate

Just choose the Rewards Card option on your application and use your Business Advantage card whenever you make a purchase, that's it! Points are updated Monthly.

- **Individual pay accounts**
Earn 1 point for every \$1 in purchases
- **Consolidated pay accounts****
Earn 1 point for every \$2 in purchases

Be Rewarded Just For Using Your Business Advantage Card!

* Rewards are subject to certain restrictions and exclusions; see complete Rewards program rules which will be sent with your cards.

** Businesses who have multiple cards under the same billing account record are considered consolidated pay accounts.

DreamMiles Rewards
for business

Spend responsibly as a strategy for growth.

Using your Business Advantage MasterCard® or Visa® is the fast, easy, convenient and safe way to pay for all purchases and keep track of expenses. A financial and cash management tool, Business Advantage provides detailed monthly, quarterly or annual report options that provide consolidated spending information based on merchants used by your business. Now you can easily track all business-related expenses and simplify your tax preparation process.

Worldwide acceptance at millions of merchants, a low variable annual percentage rate on purchases and balance transfers.* and a revolving balance option are just a few of the great Business Advantage benefits offered:

- Low variable Annual Percentage Rate (APR) on purchases and balance transfers.*
- Revolving balance option
- Automatic and online payment options**
- Consolidated or Individual payment options
- Individualized cards with spending limits
- Auto rental insurance

Choose a MasterCard or Visa account when applying for your card:

Payment Options

- **Consolidated Pay**
 - One check is written to pay account regardless of the number of cardholders
 - All accounts roll under an administrative umbrella account at month-end
 - Cards issued have different account numbers and credit lines
 - One monthly statement issued for all accounts
 - Transactions listed by cardholder
- **Individual Pay**
 - Business or employee writes a separate check to pay each cardholder account
 - Account numbers are tied together with the same numbering scheme
 - Cards issued have different account numbers and credit lines
 - Monthly statement issued for each cardholder
 - Transactions listed by cardholder

To apply, simply fill out an application indicating if you prefer a Business Advantage MasterCard or Visa.

Don't delay—start enjoying all the benefits of Business Advantage today and take your business farther!

* See information on inside of application for details on APRs and cost of card.

** See information on inside of application for automatic payment draft options.

REQUIRED DOCUMENTATION

Please submit the following documentation with the application:

CORPORATIONS, PARTNERSHIPS AND SOLE PROPRIETORSHIPS

- 1) Resolution: Current corporate resolution, partnership resolution or sole proprietorship resolution containing borrowing authorization.
- 2) Personal guarantee (signature on application).
- 3) If the company is less than two (2) years old or the credit decision will be based solely on the principal owner(s), submit the principal owner(s) personal financial statements.†
- 4) If the company is greater than two (2) years old and the requested limit is between \$35,001 and \$50,000, submit 2 years corporate tax returns. For credit line requests between \$50,001-\$200,000 submit 2 years corporate tax returns and 2 years accountant prepared financial statements including balance sheet and income statement. Also include the most recent interim financial statements.

ASSOCIATIONS, NON-PROFIT ORGANIZATIONS, OR UNINCORPORATED

- 1) Resolution: Borrowing resolution or minutes from meeting where decision was made to obtain credit card, stating desired credit line(s).
- 2) Articles of Association (contains By-Laws, defines entity as Association or Corporation and contains borrowing authorization).
- 3) Financial statement or cash flow statement (2 years); should include: beginning cash receipts, expenses and ending cash.
- 4) Statement of assets and liabilities (balance sheet); assets may be a general listing of what the association owns.
- 5) Association must be at least 3 years old.

ADDITIONAL INFORMATION

Corporations, Partnerships and Sole Proprietorships less than 2 years old:

Limit Requested	Required Information†
Up to \$15,000	Guarantor(s) credit bureau report and income
\$15,001 - \$25,000	Guarantor(s) credit bureau report, income and personal financial statement

Corporations, Partnerships and Sole Proprietorships more than 2 years old:

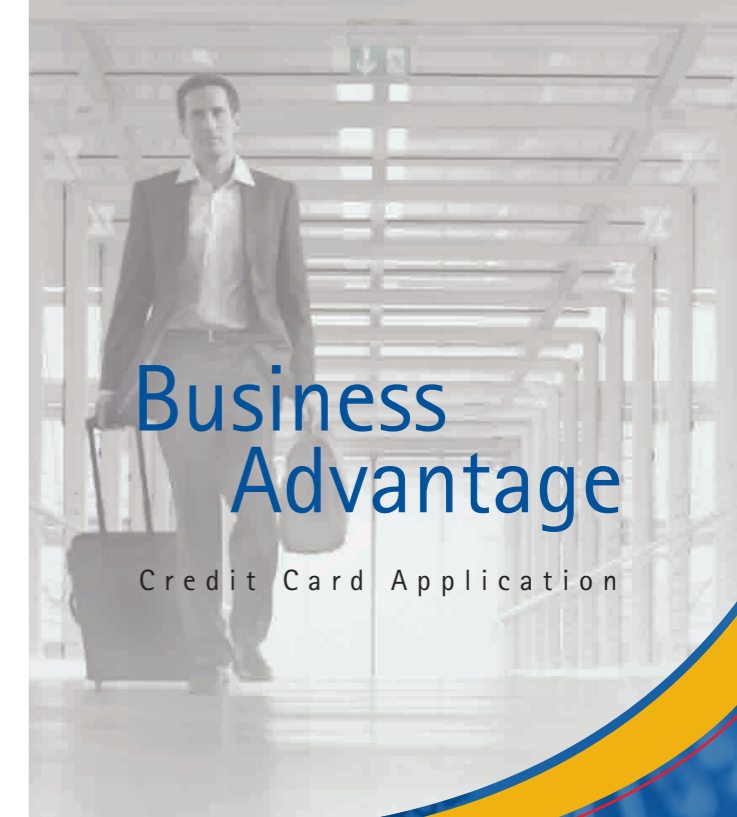
Limit Requested	Required Information†
Up to \$35,000	Guarantor(s) credit bureau report and income
\$35,001 - \$50,000	Guarantor(s) credit bureau report, income and 2 years corporate tax returns
\$50,001 - \$200,000	Guarantor(s) credit bureau report, income and 2 years of accountant prepared financial statements

Association/Organization must be at least 3 years old:

Limit Requested	Required Information†
Up to \$15,000	2 years of reviewed financial statements

† Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying the obligation.

The above documentation and application should be submitted to:
Card Service Center, P.O. Box 674824, Marietta, Georgia 30006-0005



Business Advantage

Credit Card Application

Carry the card that says you mean business

DreamMiles Rewards
for business



Rate, Fee and Other Cost Information

ANNUAL PERCENTAGE RATE (APR) for Purchases and Balance Transfers:	14.49%
OTHER APRs	Cash Advances: 20.49% Default APR: 23.99%***
VARIABLE RATE INFORMATION	Your APR may vary. The rate(s) are determined by adding a margin of 9.99% for purchases and balance transfers, 15.99% for cash advances to the Prime Rate.**** However, your APR for purchases and balance transfers will not be reduced below 14.49%, and your APR for cash advances will not be reduced below 20.49%.
GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	25 Days on purchases and balance transfers. No grace period on cash advances.
ANNUAL FEE	Rewards Card: \$29 per card. Non-Rewards Card: \$30 for up to 3 cards, \$10 each additional card.
METHOD OF COMPUTING THE BALANCE FOR PURCHASES	Average Daily Balance (including new purchases and balance transfers)

Please Select One:	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> VISA
Please Select One:	<input type="checkbox"/> Rewards Card	<input type="checkbox"/> Non-Rewards Card

Reference

Primary Financial Institution: _____
 Primary Contact: _____
 Location: _____
 Telephone Number: _____
 Email: _____

Automatic Payment Option Available!

Simplify your credit card payment process. Eliminate check writing, postage and mailing of your payment each month by making your payment electronically from an account you predetermine. Pay monthly minimum, balance in full or a designated amount, you decide.

Please choose one:
 Send Automatic Payment Draft Form upon approval
 Not interested at this time

To learn more about the Automatic Payment options you may contact our Card Service Center at (800) 854-7642 and a representative will assist you.

 Signature Date

The documentation requested on the other side and the application should be submitted to:

Card Service Center, P.O. Box 674824, Marietta, Georgia 30006-0005

*** Each of your standard variable APRs will (if lower) increase to a fixed Default APR of 23.99%, if (A) you do not pay the Minimum Payment Due, as shown on your Monthly Periodic Statement, on or before the Payment Due Date, three (3) times in any period of 12 consecutive months, or (B) we do not receive your Minimum Payment Due as shown on your Monthly Periodic Statement, on or before the Payment Due Date for 2 consecutive billing cycles, at any time. After such an increase, we will later return your account to the applicable standard variable APRs whenever it has been 12 months since the latest occurrence of either of the conditions described in (A) or (B) of the preceding sentence. The new APRs will be effective as of the first day of the following billing cycle.

**** The Prime Rate used to determine your APR is the highest Prime Rate as published in the *The Wall Street Journal* on the third Thursday of each month, or if not published on the third Thursday, then on the next date published. A change in your APR due to a change in the Prime Rate takes effect as of the first day of your billing cycle which ends during the calendar month following the date on which the Prime Rate changed.

Additional Fees

Late Payment Fee: \$29 if balance is \$250 or less; \$39 on balances over \$250; Over Credit Limit Fee: \$39; Cash Advance Fee: 3% or \$5.00 minimum (including convenience checks); Returned Check, ACH or Autopay Fee: \$39. For other fees that may apply to your Account, please see the Agreement and Initial Disclosure Statement that will be sent with your card upon approval of your application.

The information about the costs of the card described in this application is accurate as of November, 2008. This information may change after that date. To find out what may have changed, call us at (800) 854-7642 or write Card Service Center, P.O. Box 674824, Marietta, GA 30006-0005.

All terms, including the APRs and fees, may change in accordance with the Business Advantage Agreement and applicable law at any time, for any reason.



Business Advantage Application

INFORMATION ABOUT BUSINESS:				
Legal Name of Business	Company Name			
Billing Address	Location Address (Required)			
City, State, Zip Code	City, State, Zip Code			
Tax Identification Number (Required)	Contact Person	Telephone Number	Email Address	Merchandise or Service Provided
Years In Business _____	Type of Ownership: Corporation () Partnership () Sole Proprietor () Non-Profit () Other () _____			

PLEASE ISSUE A CREDIT CARD TO THE FOLLOWING AUTHORIZED USERS:			
Name to Appear on Card	Authorized Credit Line	Social Security Number	Signature of Authorized User
TOTAL CREDIT LINES REQUESTED:	\$ _____	PAYMENT OPTION DESIRED:	Consolidated Pay () Individual Pay ()

PRINCIPALS / OFFICERS:					
Name	Title	Social Security # (Required)	Birth Date (Required) / /	% of Ownership	Monthly Income*
Home Address (Required)		City, State, Zip Code		Home Telephone Number	
Name	Title	Social Security # (Required)	Birth Date (Required) / /	% of Ownership	Monthly Income*
Home Address (Required)		City, State, Zip Code		Home Telephone Number	

To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify and record information that identifies each person who opens an account. The information requested includes name, street address, date of birth and Social Security number. We may also ask to see your driver's license or other identifying information. The undersigned company by its authorized officer(s) requests a business credit card account be opened on behalf of the company and that business cards be issued on said account. The undersigned authorizes Silverton Bank, N.A. to investigate any facts, or obtain and exchange reports regarding this application or resulting account with consumer reporting agencies and others, including the community bank from which you obtained this application both on the company and the guarantor(s). Company and guarantor(s) further agree to be bound by all terms and conditions of the Silverton Bank, N.A. Business Advantage Agreement and Disclosure statement which will be sent with the card(s). The undersigned company by its authorized officer(s) certifies that all of the information provided above and in financial statements and other documentation submitted herewith are true and correct and that the business credit card account will be utilized solely for business purposes (not to be used for consumer purposes). Additional financial information will be provided by company and/or guarantor(s) upon request. The principal owner(s) of the company should also sign in the Personal Guarantee Section below.

1) Principal's/ Officer's Signature	Date
2) Principal's/ Officer's Signature	Date

PERSONAL GUARANTEE OF PAYMENT:

I/We _____, as an individual(s), in consideration of the foregoing, absolutely guaranty, without any restriction, condition or limitation, payment of any and all charges made on and performances of all obligations of the company and the employees under this MasterCard or Visa Business card account(s).

Signature: _____ Signature: _____ Date: _____

INTERNAL USE ONLY				
Total CL: _____	# OF CARDS: _____	DATE: _____	APPROVED BY: _____	BR/EMP: _____

*Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying the obligation.