



Loan Number _____

Please mail or deliver with required information to your local Sunflower Bank, N.A. office.

ProBusiness Credit Application, Promissory Note and Signature Card

Any individual owning twenty percent (20%) or more of the company will be required to guarantee this ProBusiness Credit Application, Promissory Note and Signature Card Agreement.

Credit Request - This is a request for a ProBusiness Line of Credit with a ProBusiness Debit Card. I/We understand that the line of credit requires a ProBusiness Account that is tied to the ProBusiness Line of Credit. I/We further understand that to ensure a quick response I/We need to complete the entire application and attach additional papers if necessary. This ProBusiness Credit Application, Promissory Note and Signature Card may be executed in counterparts, each of which shall be deemed an original, but all of which shall constitute one and the same instrument.

Amount Requested (Not to exceed \$100,000) on ProBusiness Line of Credit \$ _____.

I intend to apply for individual credit We intend to apply for joint credit (Applicant) (Joint Applicant)

Existing Credit Obligations - List all business loans, lines of credit, leases, etc. If more space is required, please continue list on separate sheet

Table with 6 columns: Bank / Creditor, Type of Loan, Original Balance, Current Balance, Mo Payment, Maturity. Rows 1-4.

Are any business assets currently pledged as collateral? Is the business an endorser, guarantor, or co-maker for any obligation not disclosed on this application? Has the business incurred a loss in any of the last 3 years? Are there any delinquent state or federal taxes owed by the business? Is the business for sale or under agreement that would change the ownership of the business?

Personal Financial Information on Principals and Owners Owning 20% or more of Business - All owners with ownership interest of 20% or greater, please complete. Attach additional pages as necessary. If assets are held jointly, indicate only the value of your interest and corresponding liability if any. List all amounts in dollars. Omit cents.

OWNER 1

Name Title SSN # Phone % Ownership Street Address City State Zip Own Rent Housing Payment \$ Time At Residence Revolving Pmts. \$ Installment Pmts. \$

Assets and Liabilities table for Owner 1. Columns: Assets (Cash, Real estate, Securities, 401(k)s, Automobiles, Total assets) and Liabilities (Loans, Credit Card Balances, Real Estate Mortgages, Income Taxes Payable, Other, Total Liabilities).

Financial information Note: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Personal income for year \$ Wages \$ Other Income \$ Total Income \$ Schedule 1 Other real estate owned

Table with 7 columns: Type of Property, Name of, Holder, Balance, Acquired, Market Value, Mtg. Pmt. Rows 1-2.

Additional Information

Are you a defendant in any legal actions, have judgments, tax levies or garnishments against you? Have you or any firm in which you were a major owner ever filed bankruptcy or settled any debts for less than the amounts owed?

OWNER 2

Name Title SSN # Phone % Ownership Street Address City State Zip Own Rent Housing Payment \$ Time At Residence Revolving Pmts. \$ Installment Pmts. \$

Assets and Liabilities table for Owner 2. Columns: Assets (Cash, Real estate, Securities, 401(k)s, Automobiles, Total assets) and Liabilities (Loans, Credit Card Balances, Real Estate Mortgages, Income Taxes Payable, Other, Total Liabilities).

Financial information Note: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Personal income for year \$ Wages \$ Other Income \$ Total Income \$ Schedule 2 Other real estate owned

Table with 7 columns: Type of Property, Name of, Holder, Balance, Acquired, Market Value, Mtg. Pmt. Rows 1-2.

Additional Information

Are you a defendant in any legal actions, have judgments, tax levies or garnishments against you? Have you or any firm in which you were a major owner ever filed bankruptcy or settled any debts for less than the amounts owed?

Sunflower Bank, N.A.
P.O. Box 800
Salina, KS 67402-0800

ProBusiness Checking Account Number

OWNERSHIP OF ACCOUNT- BUSINESS PURPOSE ORGANIZATION STRUCTURE

Ownership options: Sole Proprietorship, Corporation (For Profit/Not For Profit), Partnership, Limited Liability Company, Other. Includes fields for Type of Business, Date Business Established, Date Became Owner, County & State Of Origination, Authorization Dated, Business Phone, and EMAIL.

BUSINESS ENTITY INFORMATION

Business information fields: Business Name, DBA (if applicable), Street Address, City, State, Zip, Mailing Address, Business Phone, Contact Person, and Bank Use Only section for Date Account Opened and Initial Deposit.

Borrower Certification and Authorization

SIGNATURE(S) – The undersigned has/have requested this checking account, on-line banking access, a debit card, and a revolving unsecured line of credit. The undersigned acknowledge(s) and agree(s) on behalf of the business entity listed above (hereinafter known as Business Entity), and myself/ourselves, individually, and as the Owner(s) / Authorized Officer(s) of the Business Entity: 1) that the undersigned has (have) the authority to make this application for the Business Entity; 2) that all information provided in connection with this application, including the personal financial information, and signature card is true and correct, and that each statement is a true and correct statement of the financial condition of the undersigned; 3) that the accounts will be used for business purposes only and will not be used for personal, family or household purposes; 4) that it is acknowledged that Sunflower Bank, N.A. is relying upon the information contained on this form, including the information found on the front of this form, and on any other statements submitted to Sunflower Bank, N.A. in deciding whether to give the requested financial accommodation or extension of credit; 5) that the undersigned authorize(s) Sunflower Bank, N.A. to check references, verify employment history and/or obtain consumer and business credit reports, including a credit report on the undersigned, as individuals; 6) that the undersigned acknowledge(s) receipt of a completed copy of this ProBusiness Credit Application, Promissory Note and Signature Card; 7) that the undersigned further acknowledges receipt of the Sunflower Bank, N.A. Deposit Agreement and agree(s) to the terms of this account as set forth therein; 8) that the undersigned acknowledge(s) and agree(s) to all the Terms and Conditions sent to the undersigned upon any debit card issuance; 9) that the undersigned understands that all debit card transactions conducted by a business co-owner, a cardholder or person authorized by a cardholder, or other person with an interest in or authority to transact business on the account are considered to be authorized transactions for the purpose of assessing liability between the undersigned, the Business Entity, and Sunflower Bank, N.A.; 10) that the undersigned understands that Sunflower Bank, N.A. will loan the Business Entity funds to the extent of its unsecured line of credit, to be transferred over to the Business Entity's checking account upon receipt of each check or other withdrawal which would otherwise cause the collected balance of the checking account to be less than One Thousand Dollars (\$1,000) or overdrawn. Such transfers from the unsecured line of credit will be made in order to reestablish the minimum collected balance required for that account or to avoid an overdraft on the same business day or whatever the available balance allows; 11) that the Business Entity and the undersigned, personally and in my/our individual capacity(ies), will each be liable for all charges, fees, and finance charges on any and all of the cards and accounts issued pursuant to this request, including an annual loan fee of One Hundred Fifty Dollars (\$150.00), or any future requests to add additional cards or accounts; and 12) that on behalf of the Business Entity and myself/ourselves, grant Sunflower Bank, N.A. a security interest and contractual right of setoff in and to all deposit accounts now or hereafter maintained by the Business Entity and/or me/us with Sunflower Bank, N.A. to satisfy all liabilities incurred under this agreement.

Promissory Note – ProBusiness Line of Credit

FOR VALUE RECEIVED, the Business Entity and the undersigned (hereinafter collectively known as the Borrower), jointly and severally, promise(s) to pay to the order of Sunflower Bank, N.A., (hereinafter known as the Bank) the principal sum of _____ Dollars (\$_____), or so much thereof as may be disbursed to, or for the benefit of Borrower by the Bank in the Bank's sole and absolute discretion. Based upon Bank's review of the Borrower's financial information, the unpaid principal of this line of credit shall bear simple interest at a variable rate of _____ percent (____%) per annum ("Margin") over New York prime rate (NYP) as published in the Wall Street Journal, adjustable on a daily basis with any change in the prime rate. Bank reserves the right to adjust the interest rate Margin upon an annual review of the Borrower's financial information. The New York prime rate, also known as the Wall Street Journal Prime Rate, is defined as the base rate on corporate loans posted by at least seventy-five percent (75%) of the nation's thirty (30) largest banks. Interest shall be calculated based on the principal balance as may be adjusted from time to time to reflect additional advances made hereunder. The principal and interest shall be due and payable on demand from Sunflower Bank, N.A. The monthly minimum payment to be paid by Borrower will be three percent (3.00%) of the balance due and owing to the Bank on this Note or a minimum of Fifty Dollars (\$50.00) whichever is greater. In addition to interest or other finance charges, the Borrower agrees to pay an annual loan fee of One Hundred Fifty Dollars (\$150.00). The Borrower also agrees to pay a late charge of five percent (5.00%) of the Amount of Payment if a payment is more than ten (10) days late. The Borrower will pay this late charge promptly but only once for each late payment. The Borrower likewise agrees to pay a service charge not to exceed Twenty-Five Dollars (\$25.00) for each check, negotiable order of withdrawal or draft issued by the Borrower in connection with the line of credit that is returned because it has been dishonored. There shall be no penalty for early repayment of all or any part of the principal. The Borrower shall be in default of this Note on the occurrence of any of the following events: (i) the Borrower shall fail to meet its obligation to make the required principal or interest payments hereunder, (ii) the Borrower shall be dissolved or liquidated; (iii) there is a material change in the Borrower's business, including ownership, management, and financial conditions; (iv) the Borrower shall make an assignment for the benefit of creditors or shall be unable to, or shall admit in writing its inability to pay its debts as they become due; (v) the Borrower shall commence any case, proceeding, or other action under any existing or future law of any jurisdiction relating to bankruptcy, insolvency, reorganization or relief of debtors, or any such action shall be commenced against the Borrower; (vi) the Borrower shall suffer a receiver to be appointed for it or for any of its property or shall suffer a garnishment, attachment, levy or execution. Upon default of this Note, the Bank may at its discretion increase the interest rate to a fixed default rate of eighteen percent (18.00%) per annum and/or declare the entire amount due and owing hereunder to be immediately due and payable. In the event of default of this Note, should the Bank declare the entire amount due and owing, the Borrower shall pay collection costs, including but not limited to attorney's fees and expenses, and court costs. The Bank may use all remedies in law and in equity to enforce and collect the amount owed under this Note, including but not limited to the Bank's right of setoff. The Borrower waives demand, presentment, notice of dishonor, diligence in collecting, grace, and notice of protest. In any litigation arising out of this Note, the Borrower waives his right to demand trial by jury. This Note will be governed and construed under the laws of the State of Kansas. By signing below, Borrower(s), individually and on behalf of the Business Entity, agree to all of the terms contained in this ProBusiness Credit Application, Promissory Note and Signature Card.

BACKUP WITHHOLDING CERTIFICATIONS

TIN: _____
[X] TAXPAYER I.D. NUMBER – The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.
[] BACKUP WITHHOLDING – I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.
[] EXEMPT RECIPIENTS – I am an exempt recipient under the Internal Revenue Service Regulations.
SIGNATURE: I certify under penalties of perjury the statements checked in this section and that I am a U.S. person (including a U.S. resident alien).
X _____ (Date)

[] Borrower [] Checking Account Authorized Signer
(1) [X] _____
Legal Name of Individual Signing, individually and as
_____(Title) _____
SSN # _____ D.O.B. _____
[] Borrower [] Checking Account Authorized Signer
(1) [X] _____
Legal Name of Individual Signing, individually and as
_____(Title) _____
SSN # _____ D.O.B. _____

Bank Use Only

Account # _____

EIN/TIN # _____

SUNFLOWER BANK PROBUBSINESS RESOLUTION

APPLICANTS MUST COMPLETE, SIGN, AND EXECUTE THE RESOLUTION BELOW:

The undersigned, as the _____, of _____, a
_____ (the "Company") doing business as _____

attests that the following Resolution was adopted by an authorized body of the Company on (Date) _____, at a duly held meeting or otherwise in accordance with applicable state law and company bylaws if applicable, and has not been revoked or amended.

RESOLUTIONS

RESOLVED, that the person or persons executing this Sunflower Bank Business Resolution (the "Resolution") are current owners, or officers or employees of the Company and are hereby authorized to execute applications for banking services on behalf of the Company.

FURTHER RESOLVED, that the undersigned is (are) authorized and directed to certify to the Bank the adoption of these Resolutions, and the name(s) and title(s) and specimen signature(s) of the present owner(s), or officer(s), or employee(s) of the Company contained in the Resolution, and from time to time as changes in such personnel are made, to certify immediately such changes to the Bank, providing the name(s) and title(s) and specimen signature(s) of new personnel, and providing the name(s) of terminated personnel.

FURTHER RESOLVED, that these Resolutions shall be conclusively deemed to be in addition to and shall not be deemed to revoke, rescind, modify, or otherwise affect, any other resolutions heretofore delivered to the Bank on behalf of the Company.

FURTHER RESOLVED, that any and all prior resolutions adopted by the Board of Directors of this Company and certified to Sunflower Bank, N.A. as governing the operation of this Company's account(s) are in full force and effect, unless supplemented or modified by this authorization.

FURTHER RESOLVED, that Sunflower Bank, N.A. be, and it is hereby designated a depository of this Company.

FURTHER RESOLVED, that the undersigned is (are) authorized to make any and all other contracts, agreements, stipulations and orders which they may deem advisable for the effective exercise of the powers indicated below, from time to time with Sunflower Bank, N.A. concerning funds deposited in Sunflower Bank, N.A., moneys borrowed from Sunflower Bank, N.A. or any other business transacted by and between this Company and Sunflower Bank, N.A. subject to any restrictions stated below.

FURTHER RESOLVED, that the undersigned has (have) authority hereby to withdraw funds deposited on behalf of this company with said bank for use with respect to the ProBusiness Checking Account of this Company. That upon obtaining the signature of said person(s) on Sunflower Bank's ProBusiness Credit Application, Promissory Note and Signature Card, Sunflower Bank, N.A. may rely upon said signature as authority for the withdrawal of funds from the ProBusiness Account

FURTHER RESOLVED, that the undersigned is (are) authorized to request the issuance of debit cards on behalf of the Company and to designate the individuals who are to receive those cards.

FURTHER RESOLVED, that each of the individuals listed on a ProBusiness Debit Card Issuance Authorization form are authorized in the name of the Company to perform, from time to time, electronic debit transactions from the Company's ProBusiness Checking Account (the "Account"), including, but not limited to, point of sale transactions and ATM transactions by means of a Company ProBusiness Debit Card issued to such individual on behalf of the Company.

The Company understands and authorizes each individual listed to use the ProBusiness Debit Card for the Company up to the following limits: POS Transactions: \$ _____ ATM Transactions: \$ _____

Print name(s) of Authorizing Officer(s)	Signature(s) of Authorizing Officers(s)	Date
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____

PROBUSINESS DEBIT CARD ISSUANCE AUTHORIZATION

Please print. Information provided below will be used for cardholder identification and card issuance, and will not be used for credit review.

1. Cardholder's Name: _____

Home Address: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Birth: _____

Cardholder's Signature: _____

.....
2. Cardholder's Name: _____

Home Address: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Birth: _____

Cardholder's Signature: _____

.....
3. Cardholder's Name: _____

Home Address: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Birth: _____

Cardholder's Signature: _____

.....
4. Cardholder's Name: _____

Home Address: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Birth: _____

Cardholder's Signature: _____

.....
Authorized Company Signature:

Date: _____

Bank Use Only

Business Name: _____

Account #: _____

VIP CLASS CODE: _____