

Business Structure:  Sole Proprietorship  Corporation  LLC  LLP  General Partnership  Other \_\_\_\_\_  
 Use of Funds: \_\_\_\_\_ (please describe)  
 Beck's Customer Number (optional): \_\_\_\_\_ Beck's Representative Name (optional): \_\_\_\_\_

**Applicant Information - Required.**

Individual's First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_ SS Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
 Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 (Physical Street Address)  
 Mailing Address (if different from Street Address): \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

**Joint Applicant Information - Complete if applying for joint credit with another individual.**

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_ SS Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**Legal Entity Information - Complete if applying for joint credit with a legal entity, or applying for credit on behalf of a legal entity.**

Organization's Legal Name: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 Tax ID Number: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**Applicant Balance Sheet Information** **DATE OF BALANCE SHEET:** \_\_\_\_\_

ASSETS	LIABILITIES
Current Assets: \$ _____	Current Liabilities: \$ _____
Intermediate Assets: \$ _____	Intermediate Liabilities: \$ _____
Long Term Assets: \$ _____	Long Term Liabilities: \$ _____
<b>Total Assets: \$ _____</b>	<b>Total Liabilities: \$ _____</b>
	<b>Total Equity: \$ _____</b>

**PROJECTED SALES**

Gross Crop Sales: \$ \_\_\_\_\_  
 Gross Livestock Sales: \$ \_\_\_\_\_  
 Other Farm Income: \$ \_\_\_\_\_  
**Total Farm Sales: \$ \_\_\_\_\_**  
 Any Off Farm Income: \$ \_\_\_\_\_

**Initial Order Amount (\$)\*:** \_\_\_\_\_ \*If initial order amount is >\$150,000, please refer to the bottom of this page for additional requirements.

Acreage Information	Total Expected Acres by Commodity
Acres Owned: _____	Corn Acres: _____ Other: _____
Acres Rented: _____	Soybean Acres: _____
<b>Total Acres: _____</b>	Wheat Acres: _____

Do you have Crop Insurance?  No  Yes (If yes, complete information) Coverage (%): \_\_\_\_\_  
 Company: \_\_\_\_\_ Account Number: \_\_\_\_\_  
 Agent Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**If requested amount is greater than \$150,000, please submit the following documents with your application. See page 4 for submission options.**

- Most recent two (2) years' tax returns.
- If applying for a partnership, corporation, or LLC, also provide most recent two (2) years' tax returns for owner(s) with ≥ 25% ownership interest.
- Most recent full year-end balance sheet including schedules.
- Cash flow projection for the crop year covered by this application.

## FIRST MID BANK & TRUST APPLICATION FOR CREDIT AND LOAN AGREEMENT

You promise to pay to First Mid Bank & Trust, N.A., ("First Mid"), or its successors or assignees at PO Box 499, Mattoon, IL 61938, the outstanding principal balance and accrued interest on this Credit Application and Account Agreement (hereinafter the "Agreement") as agreed and further described below. The words you, your, and yours mean each person and/or entity who applies for and is granted credit pursuant to this Agreement. You authorize Beck's Superior Hybrids, Inc. and its successors and permitted assigns ("Merchant") who has been approved by First Mid to conduct business pursuant to one or more written agreements with First Mid to submit proof(s) of your purchase(s) of products and/or services and for First Mid to provide advances in payment of such purchases under this Agreement (each hereinafter an "Advance" or "Advances") and you authorize First Mid to advance, at its option, under this Agreement sufficient funds to satisfy any outstanding obligations to Merchant. Advances shall be equal to the amounts identified on the invoices or other proofs of purchase, sale or delivery submitted by the Merchant to First Mid. You understand and agree that First Mid may rely on all invoices or other proofs of purchase, sale or delivery submitted by the Merchant whether such invoices or other proofs of purchase, sale or delivery are submitted verbally, in writing or electronically to the same extent as if you had personally signed a receipt for such purchase or other request for payment. Each Advance is deemed to be an advance of funds to you under this Agreement.

**Conditions:** You understand that no Advances will be made until this Agreement is approved by First Mid. You understand that First Mid may at any time discontinue your ability to receive Advances or have Advances made on your behalf under this Agreement if any of the following occur: 1) if the total of any invoice or other proof of purchase, sale or delivery, when combined with the current principal balance of this Agreement, would cause the amount due on this Agreement to exceed the maximum credit limit approved by First Mid; 2) the Draw Period (as defined herein) has passed; 3) you are in default of this Agreement, any of the Security Documents (as defined herein) or any supporting loan documents; 4) the request is not allowed under the then currently existing policies and procedures of First Mid in effect under this financing program; or 5) there has been a material adverse effect in your ability to satisfy your obligations to First Mid, as determined solely by First Mid. You agree that First Mid may renew or extend (repeatedly and for any length of time) this Agreement or release any party or guarantor and take any other action deemed necessary by First Mid without the consent of or notice to anyone.

**Credit Limit:** When the Agreement is approved by First Mid, First Mid shall then notify you of its approval and the applicable Draw Period (as defined herein). You understand that the maximum amount of credit available to you at any one point in time will be identified in the approval letter or other notice issued by First Mid, and regardless of the amount specified in this Agreement, the actual credit available hereunder shall not exceed the credit approved by First Mid. However, First Mid may, in its sole discretion, make an Advance for purchases in response to your request which exceeds such limit. You can make such a request by calling 833-594-0323 or emailing merchantfinancing@firstmid.com. In such cases, you agree that all such Advances shall be covered by all the terms and conditions contained in this Agreement, the Security Documents (as defined herein), if any, and any other agreements between you and First Mid.

**Draw Period:** The Draw Period is the time period during which Advances may be made under this Agreement. First Mid may modify the Draw Period at its sole discretion. First Mid may, in its sole discretion make an Advance for purchases in response to your request which exceeds the Draw Period. In such cases, you agree that all such Advances shall be covered by all the terms and conditions contained in this Agreement, the Security Documents (as defined herein), if any, and any other agreements between you and First Mid.

**Disclaimer or Warranties:** You agree that purchases financed by First Mid have not been produced or manufactured by First Mid. You acknowledge that you are purchasing the products and/or services from the Merchant and not First Mid. You understand and agree that First Mid is financing the purchase for you on an as-is, where-is basis without any warranty, expressed or implied, by First Mid. This includes any IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT AND/OR FITNESS FOR ANY PARTICULAR PURPOSE. You understand that the products and/or services may be covered by warranty of the Merchant. Such warranties are usually in writing and attached to the product or their containers. You understand that such warranties may be limited and that you will direct any questions or complaints directly to the Merchant and that you will not raise any defenses to this Agreement based upon the products or services you have purchased.

**Return of Purchases:** You agree that if you return a purchase financed through the use of this Agreement, you will return the purchase to the Merchant and you will cause any and all payments or credits for all refund amounts, as determined by that the Merchant policies, to be sent directly to First Mid. Any such returns and refunds will not diminish or otherwise affect your obligation to First Mid for the repayment to First Mid of any and all monies advanced on your Agreement, including, but not limited to, monies owing on account of the financing of the purchases returned unless and until such credit is received by First Mid.

**Interest Rate:** The interest rate on this Agreement is 0.000% until the stated maturity at December 15 of each year. The interest rate applicable to any extension or renewal of this Agreement will be determined at the time of extension or renewal and may differ from the current interest rate.

Based on the interest rate in effect in this Agreement, if applicable: 1) You agree to pay interest from the earlier of a) the time of an Advance or b) the date on which First Mid becomes obligated to make an Advance on your behalf (each a "Time of Each Advance") regardless of whether or not you actually obtained possession of or received the product or service on that date, subject to any applicable grace periods. 2) The interest rate is subject to change from time to time based on changes in an independent index which is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. Banks known as the Wall Street Journal U.S. Prime Rate (the "Index"). The Index is not necessarily the lowest rate charged by the Lender on its loans. If the Index becomes unavailable during the term of this Agreement, First Mid may designate a substitute index after notifying you. First Mid will tell you the current index rate upon request. 3) The interest rate change will not occur more often than each day. 4) You understand First Mid may make loans based on other rates as well.

**Interest Calculation Method:** Interest, if applicable, is computed on a 365/360 basis; that is, by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Agreement is computed using this method. This calculation method results in a higher effective interest rate than the numeric interest rate stated in this Agreement.

**Payments:** Failure to make any payment on time may be considered a default under this Agreement. The sooner you pay the balance shown on your Billing Statement, the less you will pay in interest, if applicable. Instructions for making payments are on your Billing Statement. In order to be credited as of a particular day, your payment must be received by First Mid by the date and time specified in the Billing Statement. Do not send cash payments. First Mid can accept late or partial payments, as well as payments that reflect "paid in full" or other restrictive endorsements, without losing any of its rights under this Agreement. You may, at any time, prepay the balance due under this Agreement in full or make partial repayments hereon, without penalty or premium. An increase in the variable rate will have the effect of increasing the payments due.

**Maturity Date:** The maturity date is the date in which the Advance is due in full ("Maturity Date"). The Maturity Date shall be identified to you by First Mid on the Billing Statement (as defined herein). Failure to pay this amount on the Maturity Date constitutes a Default under this Agreement.

**Payment Application:** First Mid shall apply payments in its sole discretion. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; and then to any late charges or fees. You will pay First Mid at PO Box 499, Mattoon, IL 61938 or at any such other place as First Mid may designate in writing.

**Billing Statement:** Your billing statement, as prepared by First Mid, shows the total balance, any interest charges, fees, costs, the minimum payment due and the payment due date ("Billing Statement" or "Billing Statements"). If First Mid deems your account uncollectible or if First Mid initiates collection proceedings, First Mid, in its sole discretion, may stop sending you Billing Statements. However, interest charges, fees and costs will continue to accrue regardless of whether First Mid sends you Billing Statements. First Mid will send Billing Statements to you on dates and intervals as determined by First Mid. If you believe there is an error on your Billing Statement, you must notify First Mid, in writing, at PO Box 499, Mattoon, IL 61938. Notify First Mid of any changes in your mailing address and/or name by contacting First Mid at the phone number or email address shown on your billing statement.

**Changes to Your Account Agreement and Credit Limit:** Except as otherwise prohibited by law, at First Mid's discretion, First Mid may change your credit limit, Maturity Date, fees, costs, interest rate, or other terms of your Agreement at any time. First Mid will notify you of any change to your Agreement either by sending you a separate notice A change may take effect before you receive notification from First Mid. You may request a change to your credit limit by contacting First Mid at 833-594-0323 877-888-5629 (reference "Direct Merchant Financing") or at any subsequent telephone number as may be shown on your Billing Statement. First Mid may require additional documentation from you before approving or denying changes you request to your credit limit. First Mid can add or delete provisions relating to your Agreement and to the nature, extent and enforcement of the rights and obligations First Mid or you may have relating to this Agreement. These changes are binding on you.

**Security Documents:** This Agreement shall be secured by any existing and future security agreements, mortgages, deeds of trust or other pledges of collateral (the "Security Documents") between First Mid and you, if any. You understand that First Mid may require a pledge of collateral to secure the credit or financing applied for in the event that you fail to meet First Mid's criteria for providing unsecured credit or financing.

**Security Interest:** In addition to any other security pledges granted to First Mid, you grant First Mid a purchase money security interest in all purchases financed under your Agreement and the proceeds of the purchases, including insurance proceeds. First Mid's security interest continues until the purchase is paid for in full by application of your payments in the manner described in this Agreement.

**Default:** You understand that you will be in default of this Agreement if any one or more of the following events occur: 1) you fail to make payment of the amount due 30 days after the Maturity Date; 2) you fail to keep any other promise, under this Agreement or any other loan document, with First Mid; 3) you are in default pursuant to the terms of any other loan or loan document you have with First Mid; 4) any other creditor of yours attempts to collect the debt you owe them through court proceedings; 5) you die; 6) you file bankruptcy; 7) you do or fail to do something which causes First Mid to reasonably believe you will not be able to satisfy your obligations you owe to First Mid.

**Collection of Costs:** You agree that you will be liable to First Mid for any costs incurred by First Mid in perfecting its secured position in the event that this Agreement is secured with any collateral. You authorize First Mid to advance sufficient funds under this Agreement to pay all costs incurred by First Mid in perfecting its security position. To the extent not prohibited by law you also agree that you will pay all costs of collections, whether secured or not, including reasonable attorney fees, together with interest at the default rate if you do not timely pay your obligations to First Mid.

**Late Payment Fee:** If a payment is 30 days or more late, you will be charged 5.000% of the unpaid portion of the regularly scheduled payment or \$25.00, whichever is greater.

**Interest After Default:** Upon default, including failure to pay within 30 days of maturity, the interest rate on this Agreement shall be increased by 2.000 percentage points, with a minimum interest rate of 5.250%. However, in no event will the interest rate exceed the maximum interest rate limitations under applicable law.

**Annual Fee:** There are no annual fees to have this Agreement.

**Applicable Law:** This Agreement shall be governed by the laws of the State of Illinois.

**Remedies:** If you are in default of this Agreement, you understand that First Mid has any and all of the following remedies: 1) First Mid may demand immediate payment in full of all that you owe First Mid under this Agreement; 2) First Mid may set off against any rights you have to payment from First Mid; 3) First Mid may demand additional security or additional parties to be obligated to pay your obligations in exchange for not immediately using any of the other remedies in this paragraph; 4) First Mid may refuse to make any additional Advances under this Agreement; 5) First Mid may seek any collection efforts of any collateral that may exist under any agreement between First Mid and you; or 6) First Mid may use any other remedy available under any appropriate state or federal law. By selecting one or more of these remedies, First Mid does not give up its right to use any other remedies. If First Mid, in its sole discretion, waives its right to exercise any remedy upon the event of default, First Mid does not waive its right to later exercise any remedies based upon such default.

**Waiver:** By execution of this Agreement you agree you will not require First Mid to: 1) demand payment of the amounts due (presentment); 2) obtain official certification of non-payment (protest); 3) give notice that the amounts due have not been paid (notice of dishonor); 4) give notice of intention to accelerate; or 5) give notice of acceleration. You also give up any rights you may have under any valuation or appraisal laws, which may apply to you.

**Governing Law:** This Agreement will be governed by federal law applicable to First Mid and, to the extent not preempted by federal law, the laws of the State of Illinois without regard to its conflicts of law provisions. This Agreement has been accepted by First Mid in the State of Illinois.

**Cancelling the Account Agreement:** You may cancel this Agreement at any time by notifying First Mid in writing. In the event you cancel the Agreement, you remain responsible to pay the principal balance, interest, costs and fees according to the terms of the Agreement.

**Assignment:** First Mid reserves the right to assign any or all of First Mid's rights and obligations under this Agreement to a third party. You shall not assign any or all of your rights and obligations under this Agreement without the written permission of First Mid.

**Unauthorized Use of the Agreement:** If you believe there has been any unauthorized use or charges to your Agreement, you must notify First Mid immediately by calling 833-594-0323 (reference "Direct Merchant Financing") or any subsequent telephone number as may be shown on the Billing Statement. First Mid may require you to provide certain information in writing to help First Mid determine what happened, and to comply with such procedures as First Mid may require for First Mid's investigation.

**Facsimiles:** In the event that any signature is delivered by facsimile (fax) transmission or by e-mail delivery of a ".pdf" format data file, such signature shall be considered a binding signature and shall have the same force and effect as an original signature. You will ensure that all documents bearing the original signature will be forwarded to First Mid as soon as possible after being faxed or emailed via ".pdf", but failure to provide such documents with original signatures shall not affect the ability of either party to rely on fax signatures to the same extent as an original.

**Disclosure of Information:** If your Agreement is approved, First Mid may from time to time, use the above information and other personal information collected or compiled by First Mid in connection with this Agreement (including account status and payment history) (collectively the "Information") and share the Information with the Merchant and First Mid's affiliates and/or agents for the purposes of including, but not limited to, opening, administering, servicing, transacting on and enforcing your agreements, collecting amounts owing to First Mid or its assignees, verifying and evaluating your current and ongoing creditworthiness and financial status, responding to your inquiries and otherwise communicating with you regarding your account(s), including contacting you regarding extensions or renewals of this Agreement. Also, by signing this Agreement, you are providing consent for the Merchant to provide First Mid with the aforementioned information.

**Representations and Warranties:** You represent and warrant that all information you provided in the Agreement is true and correct. You acknowledge all information contained in the Agreement is material and serves as the basis for First Mid making a credit decision on the Agreement. You further represent and warrant that the extension of credit evidenced by this Agreement is for business, commercial or agricultural purposes and is not for consumer purposes. Your submission of any report, record or other information pertaining to you or any of your subsidiaries conditions or operations, financial or otherwise, from time to time, whether or not required under the terms of this instrument, will be deemed to be accompanied by a representation by you that such report, record or information is complete and accurate in all material respects as to you or any of your subsidiaries (and, if applicable, any of your subsidiaries' partners, shareholders, members, or other principals) conditions or operations, as of the date of such submission, including, without limitation, all material contingent liabilities, conditions or operations.

**Notice to Missouri Applicants:** Oral or unexecuted agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable, regardless of the legal theory upon which it is based that is in any way related to the agreement. To protect the applicant(s) under this Agreement and First Mid from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this Agreement and the Security Documents which are the complete and exclusive statements of the agreement between us, except as we may later agree in writing to modify such documents.

**Michigan Business Purposes Affidavit:** If you are a resident of Michigan or if your primary business address is in Michigan, by signing below you hereby certify that you are engaged in the business of commercial farming and that all products purchased on credit or other loan proceeds otherwise made available to you under this Agreement will be used exclusively for commercial agricultural purposes. This declaration is made under penalty of perjury.

**Affirmations:** By Signing below, you agree to the following: 1) You certify that the Agreement is submitted on your behalf for the purpose of procuring, establishing and maintaining credit from time to time with First Mid and that all information provided in the Agreement is true and accurate as of this date, including but not limited to your physical address, date of birth and social security number. 2) You have carefully read the information contained within the Agreement and warrant it to be complete, true and accurate as of the dates set forth below and that First Mid and its affiliates may continue to rely upon the Agreement continuing to be true and correct unless and until a written notice of change is given by you. In conjunction with the submission of your Agreement, you authorize First Mid to obtain a credit bureau report from any credit reporting agency and to request confirmation of financial or other information of any kind whatsoever from any third party having dealings with you. 3) You have read, understand and agree to the terms of this Agreement consisting of four pages. You agree to the terms and conditions of this Agreement as written by First Mid without any changes by you. Any changes you make to this Agreement without the written consent of First Mid shall be null and void. You have retained a signed copy of this Agreement. 4) You agree that there is and shall be no oral commitment to extend credit to you and that a written commitment signed by First Mid, when and if the Agreement is approved, shall constitute the only form of commitment by First Mid. First Mid shall have no liability to you or others in the event your Agreement is denied. If a loan shall be offered to, and accepted by, you differing as to amount, plan, rate, term or in any other respect from that hereinbefore negotiated, this Agreement shall nevertheless constitute your application for the loan actually accepted by you. 5) Your obligations as the applicant and a borrower and any co-borrower shall be joint and several. Each and every individual and entity signing below shall be held to be an applicant and a borrower. 6) If you are a partnership, corporation or other entity and you are signing on behalf of such entity, you hereby warrant and certify that you have been duly appointed and authorized by the entity to act on its behalf with respect to this Agreement and the credit and financing applied for, and you are so authorized to transact such business on behalf of the partnership, corporation or other entity as of the date hereof. You further agree to notify First Mid immediately of any ownership changes of any entity listed on this Agreement. 7) You agree that First Mid may notify the Merchant in the event your Agreement is approved or denied and First Mid may advise the Merchant as to the credit limit and amount of credit remaining available on your Agreement. 8) You authorize any third party to release to First Mid and for First Mid to obtain written or oral credit information from any source whatsoever, including, but not limited to, credit reporting agencies and any governmental agency, even if such information would otherwise be protected under any financial privacy acts.

**USA PATRIOT Act – Customer Identification Program** – Enacted 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 applies for a loan. When you apply for a loan First Mid will ask for your name, address, date of birth and other information that will allow First Mid to identify you. First Mid may also ask to see your driver's license or other identifying documents. You agree to provide such information upon request.

THE UNDERSIGNED (1) CERTIFIES THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS COMPLETE, TRUE AND CORRECT, AND ACKNOWLEDGES THAT KNOWINGLY GIVING FALSE INFORMATION FOR THE PURPOSE OF INDUCING FIRST MID BANK & TRUST (FMBT) TO EXTEND CREDIT IS A FEDERAL CRIME, (2) AUTHORIZES FMBT TO CONTACT ANY INDIVIDUAL OR FIRM NOTED HEREIN AND ANY OTHER NORMAL SOURCES OF CREDIT INFORMATION, (3) AUTHORIZES ANYONE SO CONTACTED TO FURNISH SUCH INFORMATION THAT FMBT MAY REQUEST, (4) AGREES THAT THIS APPLICATION IS THE PROPERTY OF FMBT AND FMBT MAY RETAIN THIS APPLICATION IN ITS RECORDS AT ITS SOLE DISCRETION WHETHER OR NOT CREDIT IS EXTENDED, (5) APPLICANT(S) REQUEST A LINE OF CREDIT. YOU CERTIFY THE LINE WILL BE USED FOR AGRICULTURAL OR COMMERCIAL PURPOSES ONLY.



**Are you applying for credit on behalf of a legal entity?**     No     Yes

**If so, you must also complete the Beneficial Ownership Certification Form** located on page 5 of this document

**BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND ACKNOWLEDGE RECEIPT OF THIS APPLICATION WHICH CONTAINS THE TERMS AND CONDITIONS APPLICABLE TO THE LINE OF CREDIT AND THAT YOU AGREE TO THOSE TERMS AND CONDITIONS. BY SIGNING BELOW YOU BIND YOURSELF TO THE TERMS AND CONDITIONS OF THE LINE OF CREDIT SHOULD THE APPLICATION BE APPROVED.**

**BY SIGNING BELOW YOU ALSO ACKNOWLEDGE THAT YOU HAVE RECEIVED AND REVIEWED FIRST MID'S PRIVACY NOTICE ON PAGES 7 & 8 OF THIS DOCUMENT.**

APPLICANT SIGNATURE	DATE	JOINT APPLICANT SIGNATURE	DATE
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**IF APPLYING FOR CREDIT ON BEHALF OF A LEGAL ENTITY, AUTHORIZING SIGNATURES ARE REQUIRED.**

**BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND ACKNOWLEDGE RECEIPT OF THIS APPLICATION WHICH CONTAINS THE TERMS AND CONDITIONS APPLICABLE TO THE LINE OF CREDIT AND THAT YOU AGREE TO THOSE TERMS AND CONDITIONS ON BEHALF OF THE LEGAL ENTITY. BY SIGNING BELOW YOU BIND THE LEGAL ENTITY TO THE TERMS AND CONDITIONS OF THE LINE OF CREDIT SHOULD THE APPLICATION BE APPROVED.**

**BY SIGNING BELOW YOU ALSO ACKNOWLEDGE THAT YOU HAVE RECEIVED AND REVIEWED FIRST MID'S PRIVACY NOTICE ON PAGES 7 & 8 OF THIS DOCUMENT.**

AUTHORIZED SIGNER FOR LEGAL ENTITY	DATE	AUTHORIZED SIGNER 3, <i>if applicable for Legal Entity</i>	DATE
AUTHORIZED SIGNER 2, <i>if applicable for Legal Entity</i>	DATE	AUTHORIZED SIGNER 4, <i>if applicable for Legal Entity</i>	DATE

**COMPLETED APPLICATION MAY BE RETURNED TO ANY FIRST MID BANK & TRUST LOCATION, FAXED TO 217-258-0426,**

**OR MAILED TO:** FIRST MID MERCHANT FINANCING  
ATTN: CREDIT DEPT.  
PO BOX 499  
MATTOON IL 61938

*If you have questions about our Merchant Financing program, please email: [MerchantFinancing@firstmid.com](mailto:MerchantFinancing@firstmid.com)*

*If you need to electronically submit large files as supporting documentation or have a paper application that you would like to submit electronically, please email [merchantfinancing@firstmid.com](mailto:merchantfinancing@firstmid.com) to receive a secure upload URL. Alternatively, files less than 25 MB in total can be submitted via the online DocuSign application.*

**BENEFICIAL OWNERSHIP CERTIFICATION FORM**

Persons opening an account on behalf of a legal entity must provide the following information<sup>1</sup>.

<b>Name of Natural Person Opening Account</b>	
<b>Name of Legal Entity for which the Account is being Opened</b>	
<b>Legal Entity Type</b>	

Please provide the following information<sup>2</sup> for **each** individual, if any, who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, **owns 25% or more** in the equity interests of the legal entity listed above.

Name	Date of Birth	Address	U.S. Persons: Social Security Number	Non-U.S. Persons: Passport Number and Country of Issuance, or other similar identification number. <sup>3</sup>



**IMPORTANT:** If there is a legal entity that owns 25% or more of this legal entity customer, please complete the **Beneficial Ownership Addendum** located on page 6 of this document.

Please provide the following information<sup>2</sup> for **one** individual with **significant responsibility for managing the legal entity listed above**, such as an executive officer, senior manager or any other individual who regularly performs similar functions.

Name	Date of Birth	Address	U.S. Persons: Social Security Number	Non-U.S. Persons: Passport Number and Country of Issuance, or other similar identification number. <sup>3</sup>

I, \_\_\_\_\_ hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I agree to notify the bank of any change to this information.

Signature \_\_\_\_\_

Date \_\_\_\_\_

1 Modeled from FinCEN Appendix A, Certification Regarding Beneficial Owners of Legal Entity Customers.  
 2 We may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.  
 3 In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.  
 4 We may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.  
 5 In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**BENEFICIAL OWNERSHIP ADDENDUM**

This addendum should only be completed when the legal entity (borrower) is owned by another legal entity who owns 25% or more of the legal entity (borrower) opening the account.

<b>Legal Entity Name<sup>6</sup></b>	
<b>% Ownership in Customer Opening the Account</b>	

Please provide the following information<sup>7</sup> for **each** individual, if any, who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, **owns 25% or more** in the equity interests of the legal entity listed above.

Name	Date of Birth	Address	U.S. Persons: Social Security Number	Non-U.S. Persons: Passport Number and Country of Issuance, or other similar identification number. <sup>8</sup>

Are any of the individuals listed above also owners in the legal entity opening the account?       Yes       No

If you answered "YES", please comment on whether any of the individuals listed above own, in the aggregate<sup>9</sup>, 25% or more of the legal entity opening the account.

<sup>6</sup> Name of the legal entity that has ownership in the customer seeking to open the account.  
<sup>7</sup> We may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.  
<sup>8</sup> In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.  
<sup>9</sup> Notate whether any individual listed on Page 4 is also a minority owner in the company listed on Page 2. If so, add the percentages together to determine whether any of those individuals own 25% or more of the entity listed on Page 2 (i.e. indirectly).

## FACTS

### WHAT DOES FIRST MID BANK & TRUST (HEREINAFTER REFERRED TO AS “FIRST MID”) DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- assets and overdraft history

#### How?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons First Mid chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Mid share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don’t share

#### To limit our sharing

- Call 877-888-5629

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call 877-888-5629



**Who we are**

Who is providing this notice?	First Mid Bank & Trust
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**What we do**

<b>How does First Mid protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does First Mid collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• give us your income information or use your debit card</li> <li>• make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies owned by First Mid Bancshares, Inc. such as First Mid Insurance Group and First Mid Wealth Management</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include title insurance companies, appraisers, and securities broker-dealers</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card companies and insurance companies</i></li> </ul>