



The Cecilian Bank

Business Credit Card Application



Additional Cards			
Additional Card Holder # 1 Name	SSN	DOB	Signature
Additional Card Holder # 2 Name	SSN	DOB	Signature
Additional Card Holder # 3 Name	SSN	DOB	Signature

Federal Law requires all Financial Institutions to obtain, verify and record information that identifies each person requesting to open an account. Therefore, 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 and/or other identifying documents. No underwriting or credit report will be required for Additional Card Holders.

Credit Limits Requested	
Company Credit Limit	\$ <input style="width: 100%;" type="text"/>
Authorized Officer Credit Limit	\$ <input style="width: 100%;" type="text"/>
Additional Card Holder # 1 Credit Limit	\$ <input style="width: 100%;" type="text"/>
Additional Card Holder # 2 Credit Limit	\$ <input style="width: 100%;" type="text"/>
Additional Card Holder # 3 Credit Limit	\$ <input style="width: 100%;" type="text"/>

} These totals should equal the Company Credit Limit Requested

If more than three additional cards are needed, attach an additional completed Business Credit Card Application.

Individual Liability

In this agreement, the words "you" and "your" mean each and all of those who agree to be bound by the terms of the VISA® Business Credit Card application, Business VISA® Card Agreement and the Credit Card Guaranty; "Card or Account" means the VISA® Business Credit Card and duplicates, renewals, or substitutions; "Company or Business" means any entity, employees or contractors of an organization. By applying for the VISA® Business Credit Card you agree that all cards will be used for business purposes and the cards are being issued to a public or private company.

If you indicate that you are acting as an authorizing officer of the company, with the ability to bind the company to the obligations of this agreement, then the company is jointly liable for all balances on all cards established in the company name. In addition, you hereby acknowledge that you are **personally liable** for all balances on all cards established in the company name. You understand that even if you leave the company, you will continue to be **personally liable** for the outstanding balances on the cards. You must notify us immediately to close the cards to prevent further usage.

If you are approved for an account, The Cecilian Bank will establish a line of credit for you and notify you of your credit limit. The Cecilian Bank has the right to reduce your credit limit, refuse to make an advance, terminate your account, or change the terms of the account at any time for any reason not prohibited by law. Either you or The Cecilian Bank may terminate this agreement at any time, but termination by you or The Cecilian Bank will not affect your obligation to pay the account balance plus any finance and other charges you owe under this agreement. Should a deposit account become an inactive relationship, the corresponding credit limit will be suspended and all outstanding cards will be placed in a "repayment" status, which means any balance owed will be billed monthly until the account is paid in full.

By signing below you attest that all information provided within this application is accurate to the best of your knowledge and that you have read and agree to all the pricing and other terms in regards to this application. You authorize The Cecilian Bank to review and verify information contained in this Credit Card application and in other documents required in connection with the card, either before the card is approved or as part of its quality control program. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns and personal financial statements. You authorize The Cecilian Bank to disclose information regarding your Account to the credit bureaus.

Type of Credit Requested: Check the appropriate boxes

- Individual Credit: relying solely on my own income or assets
- Individual Credit: relying solely on my own income or assets as well as income or assets from other sources.
- Joint Credit: We intend to apply for joint credit. Initial here _____ & _____

Authorized Officer's Signature <div style="border: 1px solid black; height: 30px; width: 100%;"></div>	Date <div style="border: 1px solid black; height: 30px; width: 100%;"></div>
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The Cecilian Bank

Business Credit Card Disclosures



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.95% Standard APR based on your creditworthiness.
APR for Balance Transfers	15.95% Standard APR based on your creditworthiness.
APR for Cash Advances	15.95% Standard APR based on your creditworthiness.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.01.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fees	None
Transaction Fees	
* Balance Transfer	None
* Cash Advance	Either \$2.00 or 2% of the amount of each cash advance, whichever is greater. This charge will not exceed \$10.00 for each cash advance.
* Foreign Fees	Up to 1% of each transaction in U.S. Dollars.
Penalty Fees	
* Late Payment	Up to \$35.00
* Over-the-Credit Limit	None
* Returned Payment	Up to \$35.00
<p>How We Will Calculate Your Balance: We use a method called "average daily balance" (excludes new purchases). See your account agreement for further information regarding how we calculate your balance.</p> <p>Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.</p> <p>Purchase APR: Your Purchase rate is 15.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.32917%.</p> <p>Balance Transfer APR: Your balance transfer rate is 15.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.32917%.</p> <p>Cash APR: Your cash rate is 15.95%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.32917%.</p>	

Business VISA® Card Agreement

1. Definitions. "You" and "your" mean the person(s) or company (corporation, partnership, limited liability partnership, limited liability company, sole proprietorship, or other business entity) named in the application for this account, who requested the opening of this account or who uses this account. "We" and "us" mean The Cecilian Bank. "Agreement" means this card agreement. "Account" means each credit card account that was established for you pursuant to this agreement.

2. Card Issuance. We agree to issue credit cards to certain employees, as instructed by you from time to time. Cards will be embossed with the company's name and the employee's name, as directed. Cards will be issued with separate account numbers and with separate monthly billing statements. You shall be solely and primarily responsible for all charges to and amounts due on each account.

3. Using the Account/Agreement. You agree that each account will be used solely for business purposes. You may make purchases and obtain cash advances by using your cards, your account numbers, or special checks (if any) that we send to you. Using or allowing someone else to use your account means you accept this agreement. Each time you use your account, you are representing that you intend, and have the ability, to repay all amounts due on your account. Each monthly billing statement is the document that evidences your obligation to pay unless you give us written notice of an error within 30 days after receipt thereof. If you are a partnership, sole proprietorship or corporation, you, as the partner or owner, acknowledge your primary personal liability for all charges made on cards issued at your request (and if there is more than one partner or owner, you will be jointly and severally liable). This agreement contains our most current terms and supersedes earlier materials you may have received.

4. Charges by Others. You are responsible for all charges made by anyone you allow to use your account, even if they charge more than you intended. If you ask us to issue a card to someone, you are responsible for their charges until you return their card to us. As between you and use, each employee to whom a card is issued shall be deemed authorized to use the account until that authority is expressly revoked by you and the employee's card is returned to us. As between you and us, all uses of an account by any employee to whom a card is issued (or by any person that employee provides their card to) shall be deemed authorized uses and you shall be responsible for all charges thereon regardless of the purpose therefor and regardless of whether the employee violates your rules pertaining to card usage.

5. Internet Gambling. In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notice is to inform you that restricted transactions are prohibited from being processed through your account or relationship with The Cecilian Bank. Restricted transactions are transactions in which a person provides or accepts credit, funds, instruments, or other proceeds to or from another person in connection with unlawful internet gambling. You may not use your account, and we may decline authorization for any illegal transaction. We may decline authorization for any internet gambling transaction. We are not liable for declining authorization for any particular transaction, regardless of our reason.

6. Immediate Payment/Termination. Subject to applicable law, any right to cure that you may have under that law, we may immediately and without presentment, protest demand or notice terminate you and your employees' credit privileges and/or we may require immediate payment of your entire account balances if: you do not make a payment when due; you fail to make a payment to any other creditor when due; you exceed your credit limit; you make a payment that is dishonored for any reason; you die or become insolvent; give us, or authorize a third party to give us, false or misleading information (including, without limitation, in any application, financial statement or report); a petition is filed by or against you in any bankruptcy, reorganization, arrangement, insolvency, readjustment of debt dissolution or liquidation proceeding, or a receiver, liquidator or trustee is appointed for you or any of your property, or you make an assignment of the benefit of creditors, or are generally not paying or have announced that you will not pay your debts as they come due; a breach occurs under any note, loan agreement, or other obligation for borrowed money to which you are a party or by which you or any of your property is not stayed or discharged within 30 days; a material adverse change occurs in your financial business or other condition; you violate any other agreement you make with us; or if we have reason to doubt your ability to repay us. We may at any time, with or without cause and without advance notice, terminate this agreement and/or temporarily or permanently suspend your credit privileges. This includes, but is not limited to, situations where you have violated this agreement or where we have reason to doubt your creditworthiness (for example, if you pay us with insufficient funds checks on more than on occasional basis). If we take any of the preceding action on these accounts, we may do so on all other accounts you have with us. Your obligations under this agreement continue after your rights to obtain credit have been terminated or suspended. We may delay in enforcing our rights under this agreement without losing them. No course of dealing hereunder shall operate as a waiver or any of the terms hereof. No waiver hereunder shall be effective unless in writing signed by us. The foregoing remedies are in addition to all our other rights and remedies at law or in equity.

7. Last Revised September 2017.

Authorized Officer's Signature	Date
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**THE CECILIAN BANK
CREDIT CARD GUARANTY**

Company Name: _____

Guarantor: _____

GUARANTEE OF PAYMENT AND PERFORMANCE. For good and valuable consideration, Guarantor absolutely and unconditionally guarantees full and punctual payment and satisfaction of the Indebtedness of Borrower to Lender, and the performance and discharge of all Borrower's obligations under the Corporate Visa® Card Agreement and the related documents. This is a guaranty of payment and performance and not of collection, so Lender can enforce this Guaranty against Guarantor even when Lender has not exhausted Lender's remedies against anyone else obligated to pay the indebtedness or against any collateral securing the indebtedness, this Guaranty or any other guaranty of the indebtedness. Guarantor will make any payments to Lender or its order, on demand, in legal tender of the United States of America, in same-day funds, without set-off or deduction or counterclaim, and will otherwise perform Borrower's obligations under the Corporate Visa® Card Agreement and related documents.

INDEBTEDNESS. The word "indebtedness" as used in this Guaranty means all of the principal amount outstanding from time to time and at any one or more times, accrued unpaid interest thereon and all collection costs and legal expenses related thereto permitted by law, reasonable attorneys' fees, arising from any and all debts, liabilities, and obligations that Borrower individually or collectively or interchangeably with others, owes or will owe Lender under the Corporate Visa® Card Agreement and related documents and any renewals, extensions, modifications, refinancing's, consolidations, and substitutions of the Corporate Visa® Card Agreement and related documents.

If Lender presently holds one or more guaranties, or hereafter receives additional guaranties from Guarantor, Lender's rights under all guaranties shall be cumulative. This Guaranty shall not (unless specifically provided below to the contrary) affect or invalidate any such other guaranties. Guarantor's liability will be Guarantor's aggregate liability under the terms of this Guaranty and any such other unexpired guaranties. No guaranty of an indebtedness which either is not written on, or does not expressly refer to, the instrument or instruments being guaranteed shall be valid or enforceable unless it is in writing signed by the Guarantor and contains provisions specifying the amount of the maximum aggregate liability of the Guarantor thereunder, and the date on which the guaranty terminates. Termination of the Guaranty on the date shall not affect the liability of the Guarantor with respect to: (a) Obligations created or incurred prior to the date; or (b) Extensions or renewals of, interest accruing on, or fees, costs or expenses incurred with respect to, the obligations on or after the date. Notwithstanding any other provision of this section, a guaranty may in addition to the maximum aggregate liability of the guarantor specified therein, guarantee payment of interest accruing on the guaranteed indebtedness, and fees, charges and costs of collecting the guaranteed indebtedness, including reasonable attorneys' fees, without specifying the amount of the interest, fees, charges and costs. Effective: July 13, 1990 History: Amended 1990 Ky. Acts ch 38 sec.1, effective July 13, 1990. – Created 1986 Ky. Acts ch. 485, sec. 1, effective July 15, 1986.

GUARANTOR'S SHARE OF THE INDEBTEDNESS. The word's "Guarantor's share of the indebtedness" as used in this Guaranty mean Guarantor's maximum aggregate liability that is an amount not to exceed

\$ _____ -

of the principal amount of the indebtedness. For purposes of determining Guarantor's Share of the Indebtedness when this guaranty is the only guaranty of the indebtedness, sums applied from time to time to reduce the indebtedness shall not be deemed to reduce Guarantor's Share of the Indebtedness until the part of the indebtedness that is not Guarantor's Share of the Indebtedness is paid in full. In other word's Guarantor's Share of the Indebtedness shall be the last portion of the indebtedness to be paid.

For purposes of determining Guarantor's Share of the Indebtedness when there is more than one guaranty of the indebtedness, sums applied from time to time shall be deemed first to reduce the part of the indebtedness that is not guaranteed by this guaranty or any other guaranties, then to the part of the indebtedness that is guaranteed by this guaranty and any other guaranties: Lender has the sole discretion to determine how sums applied from time to time shall reduce the guaranteed part of the indebtedness.

CONTINUING GUARANTY. THIS GUARANTY ENCOMPASSES A LINE OF CREDIT AND GUARANTOR UNDERSTANDS AND AGREES THAT THIS GUARANTY SHALL BE OPEN AND CONINUOUS UNTIL THE INDEBTEDNESS IS PAID IN FULL AND THE LENDER DECLARES THAT THE LINE OF CREDIT IS FULLY SATISFIED, PERFORMED AND TERMINATED.

DURATION OF GUARANTY. This Guaranty will take effect when received by Lender without the necessity of any acceptance by Lender, or any notice to Guarantor or to Borrower, and, subject to the provisions set forth below in the section titled "DATE ON WHICH THE GUARANTY TERMINATES," will continue in full force until all the indebtedness shall have been fully and finally paid and satisfied and all of the Guarantor's other obligations under this Guaranty shall have been performed in full. Release of any other guarantor or termination of any other Guaranty of the Indebtedness shall not affect the liability of Guarantor under this Guaranty. A revocation Lender receives from any one or more Guarantors shall not affect the liability of any remaining Guarantors under this Guaranty. This Guaranty covers a revolving line of credit and it is specifically anticipated that fluctuations will occur in the aggregate amount of the indebtedness. Guarantor specifically acknowledges and agrees that fluctuations in the amount of the indebtedness, even to zero dollars (\$ 0.00), shall not constitute a termination of this Guaranty. Guarantor's liability under this Guaranty shall terminate only upon (A) termination in writing by Borrower and Lender of the line of credit, (B) payment of the indebtedness in full in legal tender, and (C) payment in full in legal tender of all of Guarantor's other obligations under this Guaranty.

GUARANTOR'S AUTHORIZATION TO LENDER. Guarantor authorizes Lender, without notice or demand and without lessening Guarantor's liability under this Guaranty, from time to time: (A) to make one or more additional secured or unsecured loans to borrower, to lease equipment or other goods to Borrower, or otherwise to extend additional credit to borrower. (B) to alter, compromise, renew, extend, accelerate, or otherwise change one or more times the time for payment or other terms of the indebtedness or any part of the indebtedness, including increases and decreases of the rate of interest on the indebtedness; extensions may be repeated and may be for longer than the original loan term; (C) to take and hold security for the payment of this Guaranty or the indebtedness, and exchange, enforce, waive, subordinate, fail or decide not to perfect and release any such security, with or without the substitution of new collateral; (D) to release, substitute, agree not to sue, or deal with any one or more of Borrower's sureties, endorsers, or other guarantors on any terms or in any manner Lender may choose; (E) to determine how, when and what application of payments and credits shall be made on the indebtedness; (F) to apply such security and direct the order or manner of sale thereof, including without limitation, any nonjudicial sale permitted by the terms of the controlling security agreement or deed of trust, as Lender in its discretion may determine; (G) to sell, transfer, assign or grant participations in all or any part of the Indebtedness; and (H) to assign or transfer this guaranty in whole or in part.

GUARANTOR'S REPRESENTATIONS AND WARRANTIES. Guarantor represents and warrants to Lender that (A) no representations or agreements of any kind have been made to Guarantor which would limit or qualify in any way the terms of this Guaranty; (B) this Guaranty is executed at Borrower's request and not at the request of the Lender; (C) Guarantor has full power, right and authority to enter into this Guaranty; (D) the provisions of this Guaranty do not conflict with or result in a default under any agreement or other instrument binding upon Guarantor and do not result in a violation of any law, regulation, court decree, or order applicable to Guarantor; (E) Guarantor has not and will not, without the proper written consent of Lender, sell, lease, assign, encumber, hypothecate, transfer, or otherwise dispose of all or substantially all of Guarantor's assets, or any interest therein; (F) upon Lender's request, Guarantor will provide to Lender financial and credit information in form acceptable to Lender, and all such financial information which currently has been, and all future financial information which will be provided to Lender is and will be true and correct in all material respects and fairly present Guarantor's financial condition as of the dates the financial information is provided; (G) no material adverse change has occurred in Guarantor's financial condition since the date of the most recent financial statements provided to Lender and no event has occurred which may materially adversely affect Guarantor's financial condition; (H) no litigation, claim, investigation, administrative proceeding or similar action (including those for unpaid taxes) against Guarantor is pending or threatened; (I) Lender has made no representation to Guarantor as to the creditworthiness of Borrower; and (J) Guarantor has established adequate means of obtaining from Borrower on a continuing basis information regarding Borrower's financial condition. Guarantor agrees to keep adequately informed from such means of any facts, events, or circumstances which might in any way affect Guarantor's risks under this Guaranty, and Guarantor further agrees that, absent a request for information Lender shall have no obligation to disclose to Guarantor any information or documents acquired by Lender in the course of its relationship with Borrower.

GUARANTOR'S WAIVERS. Except as prohibited by applicable law, Guarantor waives any right to require Lender (A) to continue lending money or to extend other credit to Borrower; (B) to make any presentment, protest, demand, or notice of any kind, including notice of any nonpayment of the indebtedness or of any nonpayment related to any collateral, or notice of any action or non-action on the part of Borrower, Lender, any surety, endorser, or other guarantor in connection with the indebtedness or in connection with the creation of new or additional loans or obligations; (C) to resort for payment or to proceed directly or at once against any person, including Borrower or any other guarantor; (D) to proceed directly against or exhaust any collateral held by Lender from Borrower, any other guarantor, or any other person; (E) to give notice of the terms, time, and place of any public or private sale of personal property security held by Lender from Borrower or to comply with any other applicable provisions of the Uniform Commercial Code; (F) to pursue any other remedy within Lender's power; or (G) to commit any act or omission of any kind, or at any time, with respect to any matter whatsoever.

Guarantor also waives any and all rights or defenses based on suretyship or impairment of collateral including, but not limited to, any rights or defenses arising by reason of (A) any "one action" or "anti-deficiency" law or any other law which may prevent Lender from bringing any action including a claim for deficiency, against Guarantor, before or after Lender's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale; (B) any election of remedies by Lender which destroys or otherwise adversely affects Guarantor's subrogation rights or Guarantor's rights to proceed against Borrower for reimbursement, including without limitation, any loss of rights Guarantor may suffer by reason of any law limiting, qualifying, or discharging the Indebtedness; (C) any disability or other defense of Borrower, of any other guarantor, or of any other person, or by reason of the cessation of Borrower's liability from any cause whatsoever, other than payment in full in legal tender, of the Indebtedness; (D) any right to claim discharge of the Indebtedness on the basis of unjustified impairment of any collateral for the indebtedness; (E) any statute of limitations, if at any time any action or suit brought by Lender against Guarantor is commenced, there is outstanding indebtedness which is not barred by any applicable statute of limitations; or (F) any defenses given to Guarantors at law or in equity other than actual payment and performance of the indebtedness. If payment is made by Borrower, whether voluntarily or otherwise, or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of the payment to Borrower's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, the indebtedness shall be considered unpaid for the purpose of the enforcement of this Guaranty. Guarantor further waives and agrees not to assert or claim at any time any deductions to the amount guaranteed under this Guaranty for any claim of setoff, counterclaim, counter demand, recoupment or similar right, whether such claim, demand or right may be asserted by the Borrower, the guarantor, or both.

GUARANTOR'S UNDERSTANDING WITH RESPECT TO WAIVERS. Guarantor warrants and agrees that each of the waivers set forth above is made with Guarantor's full knowledge of its significance and consequences and that, under the circumstances, the waivers are reasonable and not contrary to public policy or law. If any such waiver is determined to be contrary to any applicable law or public policy, such waiver shall be effective only to the extent permitted by law or public policy.

SUBORDINATION OF BORROWER'S DEBTS TO GUARANTOR. Guarantor agrees that the Indebtedness, whether now existing or hereafter created, shall be superior to any claim that Guarantor may now have or hereafter acquire against Borrower, whether or not Borrower becomes insolvent. Guarantor hereby expressly subordinates any claim Guarantor may have against Borrower, upon any account whatsoever, to any claim that Lender may now or hereafter have against Borrower. In the event of insolvency and consequent liquidation of the assets of Borrower, through bankruptcy, by an assignment for the benefit of creditors, by voluntary liquidation, or otherwise, the assets of Borrower applicable to the payment of the claims of both Lender and Guarantor shall be paid to Lender and shall be first applied by Lender to the Indebtedness. Guarantor does hereby assign to Lender all claims which it may have or acquire against Borrower or against any assignee or trustee in bankruptcy of Borrower; provided however, that such assignment shall be effective only for the purpose of assuring to Lender full payment in legal tender of the Indebtedness. If Lender so requests, any notes or credit agreements now or hereafter evidencing any debts or obligations of Borrower to Guarantor shall be marked with a legend that the same are subject to this Guaranty and shall be delivered to Lender. Guarantor agrees, and Lender is hereby authorized, in the name of Guarantor, from time to time to file financing statements and continuation statements and to execute documents and to take such other actions as Lender deems necessary or appropriate to perfect, preserve and enforce its rights under this Guaranty.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Guaranty:

Amendments. This Guaranty, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Guaranty. No alteration of or amendment to this Guaranty shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Attorneys' Fees: Expenses. Guarantor agrees to pay upon demand all of Lender's costs and expenses, including Lender's reasonable attorneys' fees and Lender's legal expenses, incurred in connection with the enforcement of this Guaranty. Lender may hire or pay someone else to help enforce this Guaranty, and Guarantor shall pay the costs and expenses of such enforcement. Costs and expenses include Lender's reasonable attorneys' fees and legal expenses whether or not there is a lawsuit, including reasonable attorneys' fees and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. Guarantor also shall pay all court costs and such additional fees as may be directed by the court.

Caption Headings. Caption headings in this Guaranty are for convenience purposes only and are not to be used to interpret or define the provisions of this Guaranty.

Governing Law. This Guaranty will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the Commonwealth of Kentucky without regard to its conflicts of law provisions. This Guaranty has been accepted by Lender in the Commonwealth of Kentucky.

Choice of Venue. If there is a lawsuit, Guarantor agrees upon Lender's request to submit to the jurisdiction of the courts of Hardin County, Commonwealth of Kentucky.

Integration. Guarantor further agrees that Guarantor has read and fully understands the terms of this Guaranty; Guarantor has had the opportunity to be advised by Guarantor's attorney with respect to this Guaranty; the Guaranty fully reflects Guarantor's intentions and parole evidence is not required to interpret the terms of this Guaranty. Guarantor hereby indemnifies and holds Lender harmless from all losses, claims, damages, and costs (including Lender's attorneys' fees) suffered or incurred by Lender as a result of any breach by Guarantor of the warranties, representations and agreements of this paragraph.

Interpretation. In all cases where there is more than one Borrower or Guarantor, then all words used in this Guaranty in the singular shall be deemed to have been used in the plural where the context and construction so require; and where there is more than one Borrower named in this Guaranty or when this Guaranty is executed by more than one Guarantor, the words "Borrower" and "Guarantor," respectively shall mean all any one or more of them. The words "Guarantor," "Borrower," and "Lender" include the heirs, successors, assigns, and transferees of each of them. If a court finds that any provision of this Guaranty is not valid or should not be enforced, that fact by itself will not mean that the rest of the Guaranty will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Guaranty even if a provision of this Guaranty may be found to be invalid or unenforceable. If any one or more of Borrower or Guarantor are corporations, partnerships, limited liability companies, or similar entities, it is not necessary for Lender to inquire into the powers of Borrower or Guarantor or of the officers, directors, partners, managers, or other agents acting or purporting to act on their behalf, and any indebtedness made or created in reliance upon the professed exercise of such powers shall be guaranteed under this Guaranty.

Notices. Any notice required to be given under this Guaranty shall be given in writing, and shall be effective when actually delivered, when actually received by tele facsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Guaranty. Any party may change its address for notices under this Guaranty by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Guarantor agrees to keep Lender informed at all times of Guarantor's current address. Unless otherwise provided or required by law, if there is more than one Guarantor and notice given by Lender to any Guarantor is deemed to be notice given to all Guarantors.

No Waiver by Lender. Lender shall not be deemed to have waived any rights under this Guaranty unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of provision of this Guaranty shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Guaranty. No prior waiver by Lender, nor any course of dealing between Lender and Guarantor, shall constitute a waiver of any of Lender's rights or of any of Guarantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Guaranty, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

Successors and Assigns. Subject to any limitations stated in this Guaranty on transfer of Guarantor's interest, this Guaranty shall be binding upon and inure to the benefit of the parties, their successors and assigns.

Waive Jury. Lender and Guarantor hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or Borrower against the other.

Definitions. The following capitalized words and terms shall have the following meanings when used in this Guaranty. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Guaranty shall have the meanings attributed to such terms in the Uniform Commercial Code.

Borrower. The word "Borrower" means "name of the Borrower" and includes all cosigner and co-makers signing the Corporate Visa® Card Application and all their successors and assigns.

Guarantor. The word "Guarantor" means everyone signing this Guaranty, including without limitation "name of the Guarantor", and in each case, any signer's successors and assigns.

Guaranty. The word "Guaranty" means this Guaranty from Guarantor to Lender.

Indebtedness. The word "Indebtedness" means Borrower's indebtedness to Lender as more particularly described in this Guaranty.

Lender. The word "Lender" means The Cecilian Bank, its successors and assigns.

Date on which the Guaranty Terminates. Notwithstanding any other provision of this Guaranty, this Guaranty shall terminate no later than the date all the indebtedness shall have been fully and finally paid and satisfied and all of the Guarantor's other obligations under this Guaranty shall have been performed in full, pursuant to KRS 371.065, as amended from time to time, such termination shall not effect Guarantor's liability with respect to obligations created or incurred prior to such date, or extensions or renewals of, interest accruing on, or fees, costs or expenses incurred with respect to, such obligations on or after such date.

EACH UNDERSIGNED GUARANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS GUARANTY AND AGREES TO ITS TERMS. IN ADDITION, EACH GUARANTOR UNDERSTANDS THAT THIS GUARANTY IS EFFECTIVE UPON GUARANTOR'S EXECUTION AND DELIVERY OF THIS GUARANTY TO LENDER AND THAT THE GUARANTY WILL CONTINUE UNTIL TERMINATED IN THE MANNER SET FORTH IN THE SECTION TITLED "DURATION OF GUARANTY." NO FORMAL ACCEPTANCE BY LENDER IS NECESSARY TO MAKE THIS GUARANTY EFFECTIVE.

Guarantor's Signature	Date
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Commonwealth of Kentucky

County of _____

The foregoing instrument was acknowledged before me this _____ day of _____, 20_____ by

_____.

Signature of Person Taking Acknowledgment

(Title or Rank)

(Serial Number, if any) (My Commission Expires)