



Start Saving Today ...

John Q. Sample
Name of Business
123 Main Street
Wilmington, DE 12345



with the **SwiftSM Business Line of Credit**

The choice is clear!

Standard Fees	Swift Business Line of Credit	Wells Fargo [®] Business Line [®]	Capital One [®] No Hassle SM Business Line of Credit	Bank of America [®] Business Credit Express
Annual Fee	\$0	\$150 [^]	\$100	\$100 [^]
Account Opening Fee	\$0	\$150 [^] or \$250 [^]	\$0	\$0
Assigned Relationship Manager	YES	No	No	No

Comparison information collected from <http://www.wellsfargo.com>, <http://www.capitalone.com>, and <http://www.bankofamerica.com>, in effect as of 7/27/2007.

[^] Waived for the 1st year [^] \$150 fee for approvals up to \$25,000 and \$250 for credit lines greater than \$25,000

Dear Name of Business Owner,

Want to expand your business, pay your taxes, eliminate higher-rate business debt, or just smooth out your business cash flow? Swift Financial's **unsecured** business line of credit is the answer! Call 1-888-89-SWIFT today, and you can be approved for a business line of credit up to **\$100,000 in as little as 15 minutes!**

We've simplified the application process, so you can quickly and easily satisfy your current business needs. Choose the application method that works best for you: call 1-888-89-SWIFT, complete and mail the enclosed application or visit our website at www.swiftfinancial.com. Upon approval, we'll also assign you your own **Relationship Manager** to handle all of your special needs.

It's quick. It's easy. And it's cost effective! Call 1-888-89-SWIFT today – and start saving time and money right away! At Swift Financial we're *reinventing business banking*, and you'll like the results.

Sincerely,

John Lazzati
Marketing Executive

- ▶ **NO** annual, application, or advance fees.
- ▶ **BIG Credit Line** Up to \$100,000.
- ▶ **Low, Prime-Based Interest Rate!** You may qualify for variable rates as low as Prime + 0%.
- ▶ **Applying is Easy –** No financial statements or tax returns required!
- ▶ **Quick Decision –** Approvals in as little as 15 minutes.
- ▶ **Enjoy the Services of Your Own Relationship Manager** to handle all your special needs.

See reverse side for interest rate, fee, late payment and other important information

CALL 1-888-89-SWIFT (1-888-897-9438) TODAY, and you could be approved for a business line of credit in as little as 15 minutes!

M&I Bank FSB is the lender and depository bank of this account/Member FDIC

SF-0907C

Swift Business Line of Credit

By completing and submitting this application you are requesting a Swift Business Line of Credit with M&I Bank FSB. Where used herein, the terms "we", "us" or "our" refer to Swift Financial and/or M&I Bank FSB and the terms "you" or "your" refer individually and collectively to each applicant, including the business entity described below ("Company"). **Due to Federal Regulations, P.O. Boxes are not acceptable.**

BUSINESS INFORMATION

Type of Ownership _____

Legal Business Name _____

Federal Tax ID _____

Industry _____

Date Business Started _____ Purchase Date (if applicable) _____

No. of Employees _____

¹Your security code is a unique, personal code created by you (i.e., name of favorite pet, high school mascot, name of elementary school attended, etc.) This security code will be used as an additional means of personal identification when contacting Swift Financial and/or M&I Bank FSB.

OWNER INFORMATION

First Name _____

Last Name _____

Date of Birth ____/____/____ SSN ____-____-____

Are you a U.S. Citizen or Permanent Resident? Yes No

Physical Residential Address _____

^{*}Alimony, child support, and separate maintenance income need not be revealed if you do not want it considered as a basis for repaying this obligation.

OPTIONAL FUNDS TRANSFER

Transfer funds to my depository account ABA # _____

Account Number _____ Amount _____

Do you wish to have card access to your Line of Credit? Yes No

Signature _____ Date ____/____/____

By signing this application, you, both individually and in your capacity as a representative of the Company, represent and certify that: (a) all information and documentation provided by you is true and correct; (b) you have read, understand and agree to the terms and conditions enclosed with this application; and (c) by applying for credit both individually and on behalf of the Company, you intend to (i) apply for joint credit, and (ii) be jointly and severally liable for all Obligations.

Email Address _____

Security Code[†] _____

Physical Business Address _____

City _____ State _____ Zip _____

Business phone # _____

Business Gross Revenue _____

City _____ State _____ Zip _____

Home Phone # _____

Personal Income _____

Total Household Income* _____

Housing Rent Own Monthly Payment _____

INFORMATION REGARDING BUSINESS ACTIVITIES

Do you offer any money services for your clients (i.e. transmit funds as a business in any amount; cash checks, exchange currency or deal in monetary instruments (including stored value cards), in amounts exceeding \$1,000 for any one client on one day)? Yes No

XXXXXXXXXX

John Q. Sample

Name of Business

123 Main Street

Wilmington, DE 12345

IMPORTANT INFORMATION

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask your name, address, date of birth and other information that will allow us to identify you.

The information below is accurate as of 7/27/2007. This information, including the Interest Rate(s) may have changed after that date.

Interest Rate	A variable rate ranging from Prime Rate + 0% to Prime Rate + 7.99%, currently 8.25% to 16.24%. [‡] The Interest Rate is subject to change from time to time based on changes in the Prime Rate.*
Default Interest Rate	If your account is deemed to be in default, we may impose a higher interest rate. The Default Interest Rate is equal to the Prime Rate + 19.99%, currently 28.24%. [♦]
Grace Period	None
Late Payment	1.00% of total outstanding balance if payment is 32 days or greater late
Over-Limit Fee	\$25
Minimum Monthly Payment	1.00% of outstanding principal balance plus any unpaid interest and fees.

[‡] Your Interest Rate will be determined based on a number of factors, including an evaluation of your credit.

* The Interest Rate may vary based on the value of the Prime Rate. The Prime Rate will be the effective U.S. Prime Rate of interest published in *The Wall Street Journal* "Money Rates" table. A change in the Prime Rate will take effect on the first day of your statement period each month. If the Prime Rate ceases to be made available, we may substitute a substantially similar index.

[♦] Your account will be considered in default if payment is 32 days or more past due or if you fail to comply with the terms and conditions of the line of credit as described in this disclosure and in the line of credit agreement that will accompany your offer. At no point will the Default Interest Rate exceed 28.99%. Once your account has been deemed in default, your Interest Rate will revert to the then-current standard Interest Rate if you make six consecutive minimum monthly payments by their respective due dates or otherwise cure the default to our satisfaction.

By submitting this application, you:

1. agree to all of the terms and conditions of this application, request that an account be issued, and request that a card(s) be issued if and as indicated on this application;
2. certify that you are a partner, proprietor, member or other duly elected officer of the Company and that pursuant to all requisite resolutions, governing documents or other corporate actions you are authorized to complete this application and to borrow on behalf of the Company;
3. understand that, as used in connection with this application and your Swift Business Line of Credit, "Obligations" mean, without limitation, all loans, advances, overdraft transactions, fees, charges, interest, finance charges and all other debts, obligations and liabilities of every kind and description, arising out of all account transactions authorized by you, any authorized user, or any other authorized person or entity;
4. represent that **the account will be used for commercial or business purposes only**, and not for personal, family, or household purposes;
5. authorize M&I Bank FSB and its agents to verify the statements on this application and obtain additional information concerning your credit standing, including your personal credit report, and to furnish the same to others, and to answer any questions about your credit experience and other financial relationships with us. Upon request, we will inform you of the names and addresses of any consumer reporting agencies which have provided us with such reports;
6. authorize overdraft transactions to be billed to any account from any linked checking account;
7. acknowledge that M&I Bank FSB issues the Swift Business Line of Credit and is the creditor, and that Swift Financial Corporation acts as an agent on behalf of M&I Bank FSB;
8. agree that the Interest Rate set for you will be based on our review of your creditworthiness, and, to the extent applicable, your existing relationships with us, our affiliates and our agents;
9. understand that additional terms and conditions will be provided in a separate account agreement if this application is approved, and you agree to abide by the terms of that account agreement;
10. agree that we may monitor and/or record any of your telephone conversations;
11. agree to notify us of any material change in the Company's business or in the information provided;
12. agree that by writing checks drawn against or activating a card access device linked to your Swift Business Line of Credit or otherwise accessing or accepting loan proceeds or notifying us of your acceptance, you will have automatically accepted the terms and conditions of your loan and you promise to pay any such loan in accordance with its terms and conditions; and
13. understand that we may request and you agree to provide additional information in connection with your application.

(see reverse of application for more information)

Married Wisconsin Applicants. No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect our interests unless prior to the time we grant you credit, we are furnished with a copy of the agreement, statement or court order, or we have actual knowledge of the provision.

Ohio Residents. Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual. The Ohio Civil Rights Commission administers these laws.

Optional Funds Transfer. Optional funds transfers are contingent on our approving a Swift Business Line of Credit for you. We can decline to process any funds transfer for any reason. By requesting an optional funds transfer on this application you understand that additional terms and conditions governing the Swift Business Line of Credit will be sent to you in writing. You understand that you may reject these terms within 30 days of receipt by notifying us in writing and by enclosing funds to pay off any and all outstanding principal balances. If you reject the terms and conditions and repay the principal balance on the account as required, fees or interest billed to your account within the first 30 days will be credited. It may take up to 3-4 weeks to process your request. Finance charges will begin on the date that the optional funds transfer posts to your Swift Business Line of Credit Account. An optional funds transfer will reduce your available credit.

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