



Visa Business Rewards Application

Total Limit Requested: \$ _____ Number of Cards Requested: _____

Name (business or person applying): _____

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

Mailing Address (if different from address above): _____

Phone: _____ Contact Name: _____ Best Time to Contact: _____

Federal Tax ID: _____ Year Established: _____ State: _____

Type of Entity: Corporation Partnership LLC Individual Nonprofit
 Trust Sole Proprietorship Joint Other

Fiscal Year End: _____ Nature of Business: _____

Annual Revenue: \$ _____ Net Income: \$ _____

Business Owner(s) and % of Ownership: _____

Officers and Position Held in Company: _____

Are any of your debts past due? Yes No

Have you ever had a property repossessed or foreclosed? Yes No

Have you ever declared bankruptcy? Yes No

Does your company have contingent liabilities? Yes No

Applicant/Guarantor #1

Name: _____ Tax ID (or Social Security No.): _____ Date of Birth: _____

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

Length of time a residence: _____ Own/Buying Rent Other: _____

Monthly Housing Payment: _____ Mailing Address (if different from address above): _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____ Email: _____

Name & Phone of any Other Employer (if employed outside of business): _____

Length of Employment: _____ Gross Monthly Income: \$ _____

Are any of your debts past due? Yes No Have you ever had a property repossessed or foreclosed? Yes No

Have you ever declared bankruptcy? Yes No Are you a co-maker, Endorser, or Guarantor of a loan? Yes No

Applicant/Guarantor #2

Name: _____ Tax ID (or Social Security No.): _____ Date of Birth: _____

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

Length of time a residence: _____ Own/Buying Rent Other: _____

Monthly Housing Payment: _____ Mailing Address (if different from address above): _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____ Email: _____

Name & Phone of any Other Employer (if employed outside of business): _____

Length of Employment: _____ Gross Monthly Income: \$ _____

Are any of your debts past due? Yes No Have you ever had a property repossessed or foreclosed? Yes No

Have you ever declared bankruptcy? Yes No Are you a co-maker, Endorser, or Guarantor of a loan? Yes No

All the information in the application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application of a federal credit union. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit information about me or my account with you. By signing below, I and each of us joint and severally, if more than one person signs this application, agree to be bound by the terms of the Visa Business Rewards agreement and disclosure, and grant you a security interest in the credit union shares and deposit accounts of each person who signs this application.

The undersigned declares that he/she read the statements above.

Applicant #1: _____

Date: _____

Applicant #2: _____

Date: _____

All Cardholders (includes non-guarantors if applicable)

Per Card

Name: _____ SSN: _____ Limit: \$ _____

Address: _____

Name: _____ SSN: _____ Limit: \$ _____

Address: _____

Name: _____ SSN: _____ Limit: \$ _____

Address: _____

Name: _____ SSN: _____ Limit: \$ _____

Address: _____

Type of Business Card Program Requested (select one)

- Consolidated Account/Consolidated Statement:** Company will receive a single billing statement for the company's total credit limit on one combined account. Purchases from all the company's card holders will be consolidated onto one account billing statement. The available credit limit is reduced for all card holders as credit is utilized throughout the billing cycle. Interim payments will replenish the available credit between cycle dates.
- Individual Accounts/Individual Statements:** Company will receive a separate billing statement for each card holder as each card holder will have a separate account with separate credit limit(s). Purchases from each individual card holder will be on that individual's account billing statement. The available credit limit is reduced on an individual card holder basis as credit is utilized throughout the billing cycle. Interim payments will replenish the available credit between cycle dates.

For Credit Union Use Only

Date Application Received: _____

Employee Name: _____

Comments:

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases*	Visa Business Rewards 11.00% to 17.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate published in the Wall Street Journal.*
Cash Advance APR	18.00%
Introductory Balance Transfer APR	0% (depending on our review of your application and credit history) through 12 billing cycles after account opening; after that, remaining balance moves to variable APR for purchases, as shown above. Balance Transfers must be processed within 60 days of account opening.
Penalty APR and When it Applies	18.00% This APR may apply to your account if you are 60 days or more past due. How Long Will the Penalty APR apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.
How To Avoid Paying Interest on Purchases (Grace Period)	Your due date is at a minimum 23 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Paying Interest	We will begin charging interest on cash advances and balance transfers on the transaction date.
Method of Computing the Balance	Average Daily Balance, including new transactions
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
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	
Transaction Fees:	
Annual Fee	\$0 first year, then \$35 annually (applied on anniversary date of account opening)
Cash Advance Fee	3% of the advance (\$5 minimum/\$50 max per advance)
Balance Transfer Fee	3% of balance transfer (\$5 minimum)
International Processing Fee	2% of the billed transaction amount
Penalty Fees:	
Late Fee	Up to \$25 or \$35 [†]
Return Payment Fee	Up to \$30 ^{**}

We may change the APRs, fees, and other terms of your account at any time in accordance with applicable law.

* The Prime Rate used to determine your APR is the Prime Rate published in The Wall Street Journal on the first business day following the 20th of the calendar month, subject to a maximum rate as determined by law which is currently 18% APR. Variable rates are current as of June, 2018.

[†] Late fee of \$25 or the amount of the minimum payment past due, whichever is less. If your minimum payment was not received within 5 days following your payment due date, and you have been 5 or more days delinquent on a payment within the prior 6 billing periods, the late charge amount will be \$35 or the amount of the minimum payment past due, whichever is less.

^{**} Return fee based on dollar amount of check; \$30 or dollar amount of check, whichever is less.

Governing Law: This agreement shall be construed under federal law and state law in the state in which we are primarily located, and the venue shall be located in the county and state in which we are primarily located. Operating regulations of Visa may also apply. This Agreement is the contract that applies to all transactions even though the sales, cash advance, convenience check, credit or other slips you sign or receive may contain different terms.

