

## VIA CREDIT UNION BUSINESS/ORGANIZATION VISA® APPLICATION

Name of Business/Organization/Association	Street Address (Not P.O. Box)	City	State	Zip Code

Tax Identification Number	Telephone Number	Nature Of Business/Organization	Credit Limit Requested
			\$

Type of Organization

<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Corporation	<input type="checkbox"/> Non Profit/organization	<input type="checkbox"/> Other
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In order to process this application, we must have the following information:

1. Copies of minutes authorizing the individuals to sign on behalf of the business/organization, authorizing the authorized users, and establishing the credit limit.
2. All signers will be required to provide personal identifying information. Credit Reports will be obtained on all authorized users and approval of any authorized user will be subject to credit worthiness.
3. Two years of tax returns, YTD profit & loss and balance sheet.

The following individuals are authorized to initiate, authorize and sign for the credit transactions on this account. We will need a copy of each cardholder's current photo ID.

### AUTHORIZED USER INFORMATION

Cardholders Name (As it will appear on Card)	Date of Birth	Social Security Number	Signature

### SIGNATURES

By signing below, the undersigned apply for a Via Credit Union Visa Credit Card and authorize this Credit Union to verify credit and employment history by any means necessary, now or at any time in the future, including preparation of a credit report by a credit reporting agency. Under penalty of perjury, the undersigned certifies that the information provided on this application is true and correct. By signing below I/we agree to the terms and conditions of the Credit Union By-laws, any Membership and Account Agreements, and to any amendments the Credit Union makes from time to time, which are incorporated herein. I/we acknowledge receipt and agree to read all agreements and disclosures applicable to the accounts and services requested herein, prior to using such products or services.

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR SERVICE.

**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 or new service.** What this means for you is when you open an account or add a new service, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see and scan your driver's license or other identifying documents.

By submitting this application I agree to the following. Everything I have stated on this application is true and correct. This is a business account and shall only be used for business purposes and not for personal, family, or household use. I am the owner or authorizing officer of the company/organization.

Authorized Officer Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

Printed Name \_\_\_\_\_

<b>FOR CREDIT UNION USE ONLY</b>	Credit Limit \$ _____	Approved By _____	Member CU Acct # _____
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Via Credit Union Business/Organization VISA® Credit Card Opening Disclosures

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>Classic: 12.9%</b> Based on your creditworthiness.
APR for Balance Transfers	<b>Classic: 12.9%</b>
APR for Cash Advances	<b>Classic: 12.9%</b>
Penalty APR and When it Applies	<b>N/A</b>
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. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	<b>None</b>
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>- Annual Fee</li> <li>- Account Set-up Fee</li> <li>- Program Fee</li> <li>- Participation Fee</li> <li>- Additional Card Fee</li> <li>- Application Fee</li> </ul>	<b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> <li>- Transaction Fee for Purchase</li> </ul>	<b>None</b> <b>None</b> <b>1.00% of each multiple currency transaction in U.S. dollars</b> <b>0.80% of each single currency transaction in U.S. dollars</b> <b>None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Over-the-Credit Limit Fee</li> <li>- Returned Payment Fee</li> </ul>	<b>Up to \$19.00</b> assessed ten (10) days after due date <b>None</b> <b>Up to \$5.00</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

## OTHER FEES AND DISCLOSURES

Late Payment Fee	\$19.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment. If your account is subject to a late payment fee, the fee will be charged to your account when you do not make the required minimum payment by or within the number of days of the statement payment due date set forth on this disclosure.
Returned Payment Fee	\$5.00 or the amount of the required minimum payment, whichever is less. If your account is subject to a returned payment fee, the fee will be charged to your account when a payment is returned for any reason.
Statement Copy Fee	\$1.00 per page
Document Copy Fee	\$1.00 per page
Rush Fee	N/A
Emergency Card Replacement Fee	N/A
PIN Replacement Fee	N/A
Card Replacement Fee	\$10.00
Unreturned Card Fee	N/A
Card Recovery Fee	N/A
Pay-by-Phone Fee	None

**Collection Costs:** You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

### **Periodic Rate:**

The Purchase APR is 12.9% which is a daily periodic rate of 0.035% for the Classic card.

The Balance Transfer APR is 12.9% which is a daily periodic rate of 0.035% for the Classic card.

The Cash Advance APR is 12.9% which is a daily periodic rate of 0.035% for the Classic card.

The minimum monthly payment for the Classic card is 3% of the total new balance but not less than \$20 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 18<sup>th</sup> of every month.

## BUSINESS CREDIT CARD GUARANTY AGREEMENT

This Guaranty Agreement is made by as of the first date in the Signature Provision herein on behalf of the entity indicated, in favor of Via Credit Union [the Credit Union"].

**PRELIMINARY STATEMENTS:** The Credit Union has entered, or may from time to time enter, into agreements or arrangements with the Borrower indicated herein below providing for credit extensions or financial accommodations to the Borrower under a Credit Card Revolving Loan Agreement, whether or not secured, under which the Borrower may be indebted to the Credit Union in any manner. This Guaranty applies to all amount owed under the Business Credit Card Revolving Loan Agreement and is intended to cover all transactions by the Borrower and all authorized use as defined in said Agreement. Each statement herein applies to each guarantor listed individually without any consideration or affect on any other guarantors; and all Liabilities may be enforced as to any one or all Guarantors in the Credit Union's sole discretion, which shall not affect the guarantors rights to indemnification, subrogation or otherwise as to all other parties. Therefore, in consideration of the Guaranty and in order to induce the Credit Union to enter into or extend or give financial accommodation with respect to the Business Credit Card Revolving Loan Agreement, the Guarantor agrees as follows:

**Section 1. Guaranty of Payment.** The Guarantor unconditionally and irrevocably guarantees to the Credit Union and its successors, endorsees, transferees and assigns, as primary obligor and not merely as surety, the punctual payment of all sums now owing or that may in the future be owing by the Borrower with respect to all future advances of credit under the Credit Card Loan Agreement, when the same are due and payable, whether on demand, at stated maturity, by acceleration or otherwise, and whether for principal, interest purchase price, margin or additional payments, fees, expenses, costs of replacement transactions, indemnification or otherwise (all of the foregoing sums being the "Liabilities"). The Liabilities include, without limitation, interest accruing after the commencement of a proceeding under bankruptcy, insolvency or similar laws of any jurisdiction at the rate or rates provided in the underlying Credit Card Agreement, as amended from time to time. This Guaranty is a guaranty of payment and not of collection only. The Credit Union shall not be required to exhaust any right or remedy or take any action against the Borrower or any other person or entity or any collateral. The Guarantor agrees that, as between the Guarantor and the Credit Union, the Liabilities may be declared to be due and payable for the purposes of this Guaranty, notwithstanding any stay, injunction or other prohibition that may prevent, delay or vitiate any declaration as regards the Borrower and that in the event of a declaration or attempted declaration, the Liabilities shall immediately become due and payable by the Guarantor for the purposes of the Guaranty.

**Section 2. Guaranty Absolute.** The Guarantor guarantees that the Liabilities shall be paid strictly in accordance with the terms of the Credit Card Agreement regardless of any law, regulation or order now or hereafter in effect of any jurisdiction affecting any of such terms or the rights of the Credit Union with respect thereto. The liability of the Guarantor under this Guaranty is absolute and unconditional

**Section 3. Guaranty Irrevocable.** This Guaranty is a continuing guaranty and shall remain in full force and effect until payment in full of all Liabilities and other amounts payable under this Guaranty and until the Credit Card Agreement is no longer in effect after being fully paid.

**Section 4. Reinstatement.** This Guaranty shall continue to be effective or be reinstated, as the case may be, if at any time any payment of any of the Liabilities is rescinded or must otherwise be returned by the Credit Union on the insolvency, bankruptcy or reorganization of the Borrower or otherwise, all as though the payment had not been made.

**Section 5. Payments Generally.** All payments by the Guarantor shall be made in the manner, at the place and in the currency (the "Payment Currency") required by the Transaction Documents and payment in the Payment Currency shall be of the essence; provided, however, that (if the Payment Currency is other than U.S. dollars) the Guarantor may, at its option (or, if for any reason whatsoever the Guarantor is unable to

effect payments in the foregoing manner, the Guarantor shall be obligated to) pay to the Credit Union at its principal office the equivalent amount in U.S. dollars computed at the selling rate chosen by the Credit Union, or most recently if effect on or prior to the date the Liability becomes due, for cable transfers of the Payment Currency to the place where the Liability is payable. the Guarantor's obligation in respect of any sum due from it to the Credit Union hereunder shall, notwithstanding any payment in a currency other than the Payment Currency, be discharged only to the extent that on the Business Day following receipt by the Credit Union of any sum in such other currency the Credit Union may in accordance with normal banking procedures purchase the payment Currency with such other currency; if the aggregate amount of the Payment Currency so purchased is less than the sum originally due to the Credit Union in the Payment Currency, the Guarantor agrees, as a separate obligation, to indemnify the Credit Union against such loss.

**Section 6. Setoff.** The Guarantor agrees that, in addition to (and without limitation of) any right of setoff, banker's lien or counterclaim the Credit Union may otherwise have, the Credit Union shall be entitled, at its option, to offset balances (general or special, time or demand, provisional or final) held by it for the account of the Guarantor at any of the Credit Union's offices, in U.S. dollars or in any other currency, against any amount payable by the Guarantor under this Guaranty that is not paid when due (regardless of whether such balances are then due to the Guarantor), in which case it shall promptly notify the Guarantor thereof; provided that the Credit Union's failure to give such notice shall not affect the validity thereof.

**Section 7. Formalities.** The Guarantor waives presentment, notice of dishonor, protest, notice of acceptance of this Guaranty or incurrence of any Liability and any other formality with respect to any of the Liabilities of this Guaranty.

**Section 8. Amendments and Waivers.** No amendment or waiver or any provision of this Guaranty, nor consent to any departure by the Guarantor therefrom, shall be effective unless it is in writing and signed by the Credit Union, and then the waiver or consent shall be effective only in the specific instance and for the specific purpose for which given. No failure on the part of the Credit Union to exercise, and no delay in exercising, any right under this Guaranty shall operate as a waiver or preclude any other or further exercise thereof or the exercise of any other right.

**Section 9. Expenses.** The Guarantor shall reimburse the Credit Union on demand for all costs, expenses and charges, including without limitation fees and charges of external legal counsel, for the Credit Union in connection with the performance or enforcement of this Guaranty. The obligations of the Guarantor under this Section shall survive the termination of this Guaranty.

**Section 10. Assignment.** This Guaranty shall be binding on, and shall inure to the benefit of the Guarantor, the Credit Union and their respective successors and assigns, provided that the Guarantor may not assign or transfer its rights or obligations under this Guaranty, Except to the extent restricted by the relevant Transaction Documents, the Credit Union may assign, sell participations in or otherwise transfer its rights with respect to the Transactions and the Transaction Documents to any other person or entity and the other person or entity shall then become vested with all the rights granted to the Credit Union in this Guaranty or otherwise.

**Section 11. Captions.** The headings and captions in this Guaranty are for convenience only and shall not affect the interpretation or construction of this Guaranty.

**Section 12. Governing Law, etc.** THIS GUARANTY SHALL BE GOVERNED BY THE LAW OF THE STATE OF INDIANA. THE GUARANTOR WAIVES ANY RIGHT THE GUARANTOR MAY HAVE TO JURY TRIAL. TO THE EXTENT THAT THE GUARANTOR HAS OR HEREAFTER MAY ACQUIRE ANY IMMUNITY FROM JURISDICTION OR ANY COURT OR FROM ANY LEGAL PROCESS (WHETHER FROM SERVICE OR NOTICE, ATTACHMENT PRIOR TO JUDGMENT, ATTACHMENT IN AID OF EXECUTION OF A JUDGMENT, EXECUTION OR OTHERWISE), THE GUARANTOR HEREBY IRREVOCABLY WAIVES SUCH IMMUNITY IN RESPECT OF ITS OBLIGATIONS UNDER THIS GUARANTY.

IN WITNESS WHEREOF, the Guarantor has caused this Guaranty to be executed and delivered as of the date set forth herein below:

**BORROWER:**

\_\_\_\_\_  
Name of Borrower

**GUARANTOR:**

\_\_\_\_\_  
Signature of Guarantor

\_\_\_\_\_  
Print Name of Guarantor

Address: \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Date

**GUARANTOR:**

\_\_\_\_\_  
Signature of Guarantor

\_\_\_\_\_  
Print Name of Guarantor

Address: \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Date

# VIA Credit Union Business/Organization/Associations Change of Authorization Users Visa Account

Account Number \_\_\_\_\_

Date \_\_\_\_\_

Name of Business/Organization/Association \_\_\_\_\_

New documentation is needed when there are any changes of authorized users on your account. In order to change the authorized users we must have the following information:

1. Copies of minutes authorizing the change of authorized users.
2. All current and new authorized users must complete the information and sign below to update our records.
3. All current and new signers will be required to provide personal identifying information. Credit Reports will be obtained on all authorized users and approval of any authorized user will be subject to credit worthiness.
4. All cards previously issued to authorized users who are no longer authorized users will be cancelled.

The following individuals are authorized to initiate, authorize and sign for the credit card transactions on this account.

**AUTHORIZED USER INFORMATION**

Cardholders Name (As it will appear on Card)	Date Of Birth	Social Security Number	Signature
Cardholders Name (As it will appear on Card)	Date Of Birth	Social Security Number	Signature
Cardholders Name (As it will appear on Card)	Date Of Birth	Social Security Number	Signature
Cardholders Name (As it will appear on Card)	Date Of Birth	Social Security Number	Signature
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Cardholders Name (As it will appear on Card)	Date Of Birth	Social Security Number	Signature

**SIGNATURES**

By signing below, the undersigned apply for a Via Credit Union Visa Credit Card and authorize this Credit Union to verify credit and employment history by any Means necessary, now or at any time in the future, including preparation of a credit report by a credit reporting agency. Under penalty of perjury, the undersigned certify that the information provided on this application is true and correct. By signing below I/we agree to the terms and conditions of the Credit Union By-laws, any Membership and Account Agreements, and to any amendments the Credit Union makes from time to time, which are incorporated herein. I/we acknowledge receipt and agree to read all agreements and disclosures applicable to the accounts and services requested herein, prior to using such products or services.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR SERVICE.**

**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 open an account or new service.** What this means for you in when you open an account or add a new service, 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 and image your driver's license or other identifying documents.

Highest Officer of Organization \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

Secretary Signature and Certification \_\_\_\_\_ Date \_\_\_\_\_