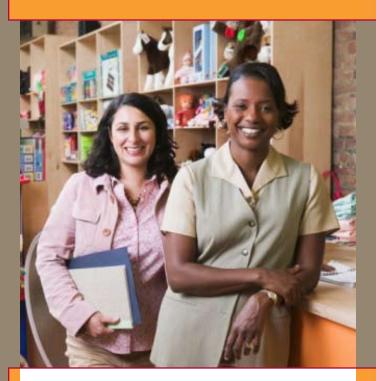
### **Important Terms**

By signing this Application, the Authorized Officer, individually exchange reports and information during the Application process, and if the Application is approved, from time to time b) the Business; and c) others with a legitimate business requested. This Application must be signed by an Authorized this agreement and the RBCU Visa Credit Card Agreement & Disclosure. The Authorized Officer certifies that the execution, Program, the Authorized Officer requests and directs RBCU to open an RBCU Visa Program Account (Account) and to Employees of the Business, including the Authorized Officer, addendum, or by any process agreed to by the Credit Union and the Business. The Authorized Officer and each Individual liable for charges to the Account as follows: 1) the Business is that Individual Employee's charges; 2) the Authorized Officer respective individual charges; and 3) if the aggregate credit limit of the Account is \$50,000 or less, the Authorized Officer is individually liable and jointly liable with the Business for all charges made to the Account. The Authorized Officer and each Individual Employee applicant understand and agree or the financial circumstances of the Cardholder. At the time Authorized Officer, will be issued Cards and the RBCU Visa Credit Card Agreement & Disclosure governing individual use of the Account and Individual Employee liability for charges to the Account. The RBCU Visa Credit Card Agreement & Disclosure permits the Credit Union to change the terms of the RBCU Visa Business Card with notices to the Cardholder. terms of the RBCU Visa Credit Card Agreement & Disclosure. Information from this Application may be shared with Credit

# Business Visa® Credit Card Application

## Business Visa Classic & Platinum





RBCU offers two economical Visa credit card options — Business Visa Classic and Business Visa Platinum. Each approved company employee will receive an RBCU Business Visa card.

Both cards will save you time and money, while simplifying your record keeping. In addition, both cards have:

- No annual fee
- Low interest rates
- No interest on purchases paid in full within 25-day grace period (cash advances accrue interest from the date of the advance)

The Business Visa Platinum includes extra value with:

- Lower interest rate
- Cash bonuses for purchases
- 90-day purchase protection
- \$5,000 or more in available credit for qualified borrowers

Make RBCU your first choice for business credit. Take a moment to decide what card option is best to handle your unique business needs and fill out your application today!

Visa Classic Visa Platinum



### Bloomington Office

4025 W. Old Shakopee Rd. Bloomington, MN 55437 TEL 612.798.7100 FAX 612.798.7184

#### Richfield Office

345 E. 77th St. Richfield, MN 55423 TEL 612.798.7100 FAX 612.798.7131

800.967.7228 • rbcu.org





Card Information
RBCU Member Number
Credit Limit Requested  Number of Cards Desired:
Application For: ☐ Visa Classic ☐ Visa Platinum ☐ Credit Line Increase

Application For: □ Visa Classic □ Visa Platinum □ Credit Line Increase				
Business Information				
Business Name				
Business Address (not P.O. Box)				
City State/Zip				
Industry Category:  □ Manufacturer □ Wholesaler □ Retail □ Service □ Other				
Gross Annual Sales Approximate Net Worth  Type of Organization:  □ Sole Proprietorship □ Partnership □ Nonprofit □ Corporation □ Other				
Total # of Year Business Tax I.D. Employees Started				
Business Phone Business Fax				
Estimated # of Employees in Business Card Program				
Address to Be Billed (check one):  Individual cardholder's business address  One central bill for all accounts at business address (three or more cardholders only)				
<b>Please Note:</b> Liability for charges is not determined by billing address; see agreement enclosed.				

Banking Information		
Checking Account Number		
Average Daily Balance		
Financial Institution		

Authorized Officer Information				
Name of Authorized Officer/Owner				
Percentage Ownership	# of Years as Owner			
Authorized officer must be one of the following and have an ownership interest in the business. (check one)  □ President/Chairman □ Vice President  □ Treasurer □ Owner/Proprietor □ Partner				
Home Address				
City	State/Zip			
Social Security Number	Date of Birth			
Job Title	Annual Income			
Business Phone	Avg. Monthly Purcha	ses		
Mother's Maiden Name				
Do you want a card issued I acknowledge that I have a Credit Card Agreement & Terms attached and agree t	received and read the R & Disclosure and the II	mportant		
Signature & Title of Author	ized Officer	Date		

Name (first, m	iddle, last)		
Home Addres	S		
City	State/Zip		
Home Phone	Business Phone	Avg. Monthly Pu	ırchases
Social Security	y Number	Date	of Birth
 Job Title		Annua	l Income
Credit Card A	e that I have receive Agreement & Disc d and agree to all of	losure and the Ir	nportant
Signature of ti	he Individual Emplo	oyee Applicant	Date
Name (first, m	iddle, last)		
Home Addres	S		
City	Sta	te/Zip	
Home Phone	Business Phone	Avg. Monthly Pu	rchases
Social Security	y Number	Date	of Birth
Job Title		Annua	l Income
Credit Card A	e that I have receive Agreement & Disc d and agree to all of	losure and the In	nportant
Signature of ti	he Individual Emplo	oyee Applicant	Date

Interest Rates and In	,
Annual Percentage Rate (APR) for	12.99% for Classic Visi
Purchases	<b>9.9%</b> for Platinum Visa
APR for Balance Transfers	12.99% for Classic Visa
	<b>9.9%</b> for Platinum Visa
APR for Cash Advances	12.99% for Classic Visa
	<b>9.9%</b> for Platinum Visa
How to Avoid Paying Interest on Purchases/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 cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard.
Fees	
Annual Fee	None
Transaction Fees  • Balance Transfer  • Cash Advance  • Foreign Transaction	None None 1% of each transaction in US Dollars.
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	\$30 None \$30
Other Fees • Replacement Card	<b>\$15</b> per card

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

your account agreement.