

# BUSINESS VISA APPLICATION

## INFORMATION ABOUT BUSINESS:

LEGAL NAME OF BUSINESS		COMPANY NAME	
BILLING ADDRESS		PHYSICAL ADDRESS <i>(required)</i>	
CITY, STATE, ZIP CODE		CITY, STATE ZIP	
TAX IDENTIFICATION NUMBER <i>(required)</i>	CONTACT PERSON	TELEPHONE NUMBER	MERCHANDISE OR SERVICE PROVIDED
TYPE OF OWNERSHIP:	CORPORATION ( )	PARTNERSHIP ( )	SOLE PROPRIETOR ( ) OTHER ( ) YEARS IN BUSINESS

## PLEASE ISSUE A CREDIT CARD TO THE FOLLOWING AUTHORIZED USERS:

NAME TO APPEAR ON CARD	AUTHORIZED CREDIT LINE	SOCIAL SECURITY NUMBER	SIGNATURE OF AUTHORIZED USER
TOTAL CREDIT LINES REQUESTED:	\$		

## PRINCIPALS / OFFICERS:

NAME	TITLE	SOCIAL SECURITY NUMBER <i>(required)</i>	HOME TELEPHONE NUMBER	% OWNERSHIP
HOME ADDRESS (REQUIRED)		CITY, STATE, ZIP CODE	EMAIL ADDRESS	
NAME	TITLE	SOCIAL SECURITY NUMBER <i>(required)</i>	HOME TELEPHONE NUMBER	% OWNERSHIP
HOME ADDRESS (REQUIRED)		CITY, STATE, ZIP CODE	EMAIL ADDRESS	

The undersigned company by its authorized officer(s) requests a business credit card account be opened on behalf of the company and that business cards be issued on said account, the undersigned authorizes Federated Bank to receive and exchange credit information, both on the company and the guarantor(s) and agrees to be bound by all terms and conditions of agreements made applicable to company's accounts, the undersigned company by its authorized officer(s) certifies that all of the information provided above and in financial statements and other documentation submitted herewith are true and correct and that the business card account will be utilized solely for business purposes (not to be used for consumer purposes), the undersigned agrees to provide additional financial information upon request. Federal law requires us to obtain, verify and record information that identifies each person who opens an account, to help the government fight the funding of terrorism and money laundering activities. The information requested includes name, street address, date of birth, and Social Security number. We may also ask to see your driver's license or other identifying information. The principal owner(s) of the company should also sign in the Personal Guarantee section below.

1) PRINCIPAL / OFFICER'S SIGNATURE	DATE
2) PRINCIPAL / OFFICER'S SIGNATURE	DATE

## PERSONAL GUARANTEE OF PAYMENT

I/We \_\_\_\_\_ as an individual(s) in consideration of the foregoing, absolutely guaranty, without any restriction, condition or limitation, payment of any and all charges made on and performances of all obligations of the company and the employees under this Visa Business card account(s).

SIGNATURE	SIGNATURE	DATE
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## INTERNAL USE ONLY

TOTAL CL	# OF CARDS	DATE	BR/EMP
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**How We Will Calculate Your Balance:** Using the Average daily balance (including new purchases). The minimum payment required is either **\$20** or **3%** of outstanding balance (whichever is greater).

**The Annual Percentage Rate is Calculated by:** Wall Street Journal Prime Rate plus **2.9%**, with a floor rate of **10.99%**.

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>10.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>10.99%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>24.99%</b> This APR may be applied to your account if you: 1) Make a late payment 2) Go over your credit limit 3) Make a payment that is returned; or 4) Do any of the above on another account or loan you have with us <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than <b>\$1.50</b> .
<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>Annual Fee</b>	None
<b>Transaction Fees</b>	
Balance Transfer	None
Cash Advance	Not Applicable
Foreign Transaction	<b>1.0%</b> of the transaction amount (depending on Visa's charges)
<b>Penalty Fees</b>	
Late Payment	Either <b>\$25</b> or <b>5%</b> of the unpaid portion of the past due amount is imposed, whichever is greater, but not to exceed <b>\$50</b> .
Over-the-Credit Limit	Either <b>\$25</b> or <b>2%</b> of the amount over limit, shall be imposed, whichever is greater, but not to exceed <b>\$50</b> .
Returned Check	<b>\$25.00</b>

INTEREST RATES, INTEREST CHARGES, & FEES (Accuracy of Date: 3/15/2017)