

Thank you for your interest in **Nuvision's Variable Rate Business Visa Credit Card**. Please fax your application and all required documents to 714.375.6929 or bring to any local branch.

Business Visa Credit Card Application

BORROWER INFORMATION						
Legal Business Name, or	(Sole Proprietors) First Nam	ne Last Name	DBA name	SSN/Federal Tax ID Number		
Legal Business Name, of	(Odie i rophetora) i natritani	Last Name	<i>BB/</i> (Hame	OOM CUCIAI TAX ID NUMBER		
Location Address (Physical address red	quired - No P.O. Boxes) City	State	Zip	Landlord Name		
Billing Address (if different)	City	State	Zip			
Business Phone Number						
Email Address	Web Site Address	Years in	Business Busines	ss Established (MM-YY) # of Employees		
\$ Gross Annual Sales/Revenues	Describe Your Business					
Business Structure:		ed Liability Company	☐ Professional Corpor	ation □ General Partnership		
·		profit Other		adon a ceneral autoromp		
Primary Financial Institution	Average Checking Acco	ount Balance	Average Savin	gs AccountBalance		
BUSINESS VISA CRE	DIT REQUEST					
□ New Visa Request	Total Amount Requested:	\$				
☐ Credit Limit Increase	Account No.:	Account No.: Total Amount Requested: \$				
☐ Add New Cardholder	Please complete Cardhold	Please complete Cardholder Info below				
☐ Delete Existing Cardholder	Name of Cardholder to be	deleted:				
BUSINESS VISA REC	UEST					
Business name to appear on the	card: (Maximum 21 character	s including spaces):				
CARDHOLDER INFO						
Name	SSN (for ID purposes)	Date of Birth	Position/1	itle Credit Limit		
1)						
2)						
3)						
4)						
5)						
BUSINESS ACCOUNT INFORMATION						
Business Deposit or Investment Acc Financial Institution	ounts: (List only non-Nuvision FCI	U accounts) Attach separa Average Combined				
1						
2						
Present Business Loans (List only non-Nuvision FCU loan accounts) Attach separate sheet if necessary. Financial Institution Balance Mo. Payment Interest Rate Open Date Maturity Collateral						
1						
2. \$	* \$					

OTHER BUSINESS INFORMATION (Additional information may be requested on all applications) ☐ Requests up to \$10,000: Application and Organizational Documents. ☐ Requests \$10,001 to \$50,000: Include two years business federal tax returns and two years personal federal tax returns for each principal and Organizational Documents. ☐ Business Organizational Documents: Articles of Incorporation or Organization, By-Laws, Partnership or Operating Agreement, Statement of Information, EIN, Certified Fictitious Business Name Statement, Non-Proft Status (as applicable to the type of business obtaining the loan). If yes to any question, please explain on an attached sheet. Is the borrower currently involved in any litigation or other legal claims? □ Yes □ No Has the borrower or any principal ever declared bankruptcy? □ No □ Yes Are any taxes currently past due by the borrower or any principal? ☐ Yes □ No Is the borrower liable on any debts not shown above? □ No □ Yes Is the borrower or any principal contingently liable as guarantor, co-maker or endorser? ПΝο □ Yes PRINCIPAL 1 - Tell Us About Who Owns Your Business (Attach separate sheet if necessary) First Name M.I. Social Security Number Percentage of Ownership Years as Owner Last Name Suffix Title Residence Street Address City State Zip US Citizen: ☐ Yes ☐ No Home Phone Number **Email Address** Date of Birth □ Own □ Rent # of Years Monthly Payment Market Value □ Personal Residence Mortgage Balance Total Annual Income Total Cash and Investments Total Personal Assets Total Personal Liabilities Financial Information of Principal #1 ☐ See Attached Personal Financial Statement Check if Assets listed or attached are heldiointly Assets Description Retirement Accounts Vehicles Assets other than Real Estate Total Real Estate Market Value Liabilities Description Amount Total Revolving Credit (Balances owed on credit cards or credit lines)_ Total Installment Loans (Auto, personal or other monthly payment loans)_ Total Real Estate Debt Other Liabilities **SCHEDULE 1** Description Registered in name of # of Shares or par Total Market Value Where Pledged Investments, Stocks & Bonds Investments, Stocks & Bonds _ SCHEDULE 2 Description and Location Title in name of Market Value Mortgage Lender Mo. Payment Balance Real Estate Real Estate PRINCIPAL 2 - Tell Us About Who Owns Your Business (Attach separate sheet if necessary) First Name M.I. Last Name Percentage of Ownership Suffix Social Security Number Title Years as Owner Residence Street Address City State Zip US Citizen: ☐ Yes ☐ No_ Home Phone Number **Email Address** (If no, explain) Date of Birth □ Own □ Rent Personal Residence # of Years Monthly Payment Market Value Mortgage Balance Total Annual Income Total Cash and Investments Total Personal Assets Total Personal Liabilities

Financial inform	nation of Princip	oal #2				
☐ See Attached Personal Final	ncial Statement		□Check if A	ssets listed or attached	are held jointly	
Assets	Description				Am	ount
Retirement Accounts					\$	
Vehicles					\$	
Assets other than Real Estate						_
					<u> </u>	
Total Real Estate Market Valu	.ie					
Liabilities		Descrip	ition		Am	ount
Total Revolving Credit(Balance	es owed on credit cards or credit	lines)			\$	
Total Installment Loans (Auto,	personal or other monthly payme	ent loans)			\$	
Total Real Estate Debt					\$	
Other Liabilities					<u>\$</u>	
SCHEDULE 1	Description	Registered in n	ame of # of Shares	or par Total Mar	ket Value V	Vhere Pledged
Investments, Stocks &Bonds _						
Investments, Stocks &Bonds _						
SCHEDULE 2 Description	n and Location	Title in name of	Market Value	Mortgage Lender	Balance	Mo. Payment
Real Estate						
Real Estate						
	Truth in Le	ending Inform	ation for Vis	a Credit Card	ls	
nterest Rates and I	Interest Charges					
.nnual Percentage Rate (APR)	§Prime Rate +	from 6.40% to	o 13.40% wh	en vou open vour busi	ness account. b	based on your business'
g	,			iness. After that, your		-
			on the Prime			an are marrier bacca
alance Transfer Rate	Prime Rate +	- from 6.40%	to 13.40% T	his APR will vary with	the market base	ed on the Prime Rate.
PR for Cash Advances	Prime Rate +	- from 6.40%	to 13 40% T	nis ΔPR will vary with t	he market hase	ed on the Prime Rate

1 7 3		will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Fees		
Annual Fee	\$0	Paid on first billing cycle
Transaction fees		Balance Transfer - \$10 or 3% whichever is greater*
Penalty Fees		Late Payment up to Maximum \$25 • Returned Payment \$37 • Minimum Finance Charge not less than \$1.00
Other Fees		Rush Cards - \$30 • Replacement Cards \$10 • PIN Reissue \$5 (assessed to Credit Union account) • ATM – free at Co-Op ATMS, varies at non-Co-Op ATMs

This APR may be applied to your account if you:

3) Make a payment that is returned, or

2) Go over your credit limit twice in a six-month period;

4) Do any of the above on another account that you have withus. Your due date is at least 25 days after the close of each billing cycle. We

1) Make a late payment;

17.99%

Penalty APR and when it applies

How to avoid paying Interest on Purchases

[§]The periodic rate and corresponding Annual Percentage Rate for your Account will vary based on an index, which is the highest Prime Rate published in The Wall Street Journal (Western Edition). We add a margin to the index. The total of the index plus the margin is the Annual Percentage Rate. The periodic rate and Annual Percentage Rate may change on the first day of each billing cycle based on the index rate published on the last business day of the prior billing cycle. For current information, call us toll-free at 800-444-6327.

^{*}There is no fee for processing a cash advance at a branch. However, you do pay interest from the day the cash advance is processed.

SIGNATURES AND IMPORTANT DISCLOSURES:

By submitting this application, on behalf of myself, as an individual, and the Business, as an authorizing officer, I hereby affirm that the foregoing information contained in this Business Visa Application ("Application") is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand the Credit Union is relying on this application in making loan(s) to the Business. The Credit Union or its designee is authorized to make any investigation of the credit of the Business, business owner(s), and/or guarantor(s) either directly or through any agency employed by the Credit Union for that purpose now and in the future. The Credit Union may disclose to any other interested parties the Credit Union's experience with this account. I agree to inform the Credit Union immediately of any matter which will cause any material change to the business's financial condition or my own. I understand that the Credit Union will retain this Application whether or not credit is granted. By submitting this Application, I request on behalf of myself and the Business that Nuvision Federal Credit Union establish one or more Business Visa account(s) ("Account") and issue a Business Visa Card ("Card") accessing such Account, to me and to any additional Cardholders I designate. I understand that all information provided in this Application must be verifiable and accurate. By signing below, on behalf of myself, as an individual, and the Business, as an authorizing officer, (i) I understand and agree that both the Business and I shall each be liable, jointly and severally, for all charges and balances on each Account, (ii) I understand if an Account is established, I will receive the Credit Union's Business Credit Card Agreement & Disclosure with my Card and by using the Account or the Card, I agree to be bound by the Credit Union's Business Credit Card Agreement & Disclosure, as amended from time to time, and (iii) I grant the Credit Union as security interest in all of my present and fu

Federal law requires Nuvision Federal Credit Union to obtain, verify and record information that identifies each person and Business who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the Application, Nuvision Federal Credit Union must have my name, street address, date of birth and other identifying information such as my Social Security Number. Also, Nuvision Federal Credit Union must obtain the Business legal name, its street address, and it's Taxpayer Identification Number. I understand that Nuvision Federal Credit Union may ask for additional identifying documents from me and the Business as well.

Nuvision Federal Credit Union is authorized to investigate, obtain, and exchange credit reports about the Business and me from time to time. Information gathered about me or the Business may be used to verify my identity and the identity of the Business and to determine eligibility for the Account and any renewal or extension of credit. If asked, Nuvision Federal Credit Union will indicate whether a consumer credit report has been obtained and the name and address of the agency that supplied the report.

If this Application for an Account is approved, a specific credit line or lines will be assigned based upon my credit report and/or the credit report of the Business, along with the tax returns and financial statement(s) submitted. Once I receive the Card, I must contact Nuvision Federal Credit Union if a higher credit line is desired. I understand that Nuvision Federal Credit Union may require that I submit additional documentation in order to process my request for a credit line increase. By using the Card, authorizing its use, or not canceling the Account within 30 days after receipt of the Card, the Business and I agree to the terms of the Card Agreement.

The person(s) signing this Application certifies that (i) s/he is authorized to execute and deliver this Application on his/her behalf and on behalf of the Business named on this Application, (ii) the Application is for business credit only and not consumer credit, (iii) the Business named on this Application wishes to establish one or more business credit card accounts with Nuvision Federal Credit Union for use by the Business's employees designated in the Card holder info section of this Application. The Business agrees that each business credit card account established under this arrangement shall be governed by the terms and conditions of the Credit Union's Business Credit Card Agreement and Disclosure, as amended from time to time. Each account shall be subject to a credit limit set by the Credit Union. Each employee designated in the Cardholder Info section of this Application shall receive a business credit card in the Business's name (if approved), with the employee specified as an authorized user. Designated employees may use business credit cards to make purchases, obtain cash advances, and perform other transactions, subject to the credit limit set by the Credit Union. This designation of employees shall remain in effect with respect to each employee listed in the Cardholder Info section of this Application, until the Credit Union receives written notice of the revocation of such designation, signed by an authorized agent of the Business. Business may add employees to this designation by providing written notice to the Credit Union.

SIGNATURES:					
X Initial Here(to acknowledge personal liability on	the account as described above)				
XAuthorized Signature	Print Name	Title	Date		
X Initial Here(to acknowledge personal liability on the account as described above)					
XAuthorized Signature	Print Name	Title	Date		
X Initial Here(to acknowledge personal liability on the account as described above)					
XAuthorized Signature	Print Name	Title	Date		

CREDIT UNION USE ONLY:		
Existing Business or Consumer Loans at NFCU: Yes No	Aggregate Business & Consumer Loan totals at NFCU: Business Loan Totals \$ Consumer Loan Totals \$	Originating Officer: