

# Visa Business Choice Rewards Application

Member No. _____
Total Credit Requested* \$ _____
<small>*Total of all individual limits listed below</small>

New Credit Card _____
Existing Card Increase _____

Depending on the total credit amount requested, additional financial information may be required. Omissions of information may be grounds for denial.

Information About Business				
Name of Business	Organized as: Corporation   Partnership   Sole Proprietor   LLC   Other			Ownership %
Is cash flow of business based on projections? Yes   No	Address (No P.O. Boxes)		City, State, Zip	
Business Phone	Year Established	Nature of Business	Annual Sales	Tax ID Number
Name to appear on card(s) if different than above. (Please Print - Max. 22 characters)				
Financial Institution(s) used by Business			Total Average Deposit Balances	
Total Average Loan Balances	Type of Loan Accounts Term   Line-of-Credit   Real Estate		Type of Deposit Accounts Checking   Savings   Money Market	

Information About Business Owner who will be signing Application				
First Name   M.I.   Last	Individual Credit Limit		Business Owner Title	Number of Years Owner
Home Address	Drivers License Number		City   State   Zip	
Home Phone	Date of Birth	Social Security Number	Filed for Bankruptcy	Annual Income
Monthly Mortgage or Rental Amount	Own Home   Other	Rent   Equity in Home	Other Income (Annual)*	Type/Source (i.e. dividends, spouse, etc.)*

\* Unless you want it considered for purposes of repaying this obligation, you need not list income from spouse, child support or separate maintenance

Information About Additional Cardholders, if any (If more cardholders are needed, please fill out an additional application)			
Must be signed by each Additional Cardholder			
Full Name	Credit Limit	Full Name	Credit Limit
Full Name	Credit Limit	Full Name	Credit Limit
Full Name	Credit Limit	Full Name	Credit Limit
Full Name	Credit Limit	Full Name	Credit Limit

I, the undersigned, sign this application both individually, and, in a representative capacity, for Company. By signing the Application, I (a) certify that all of the information accompanying the Application is complete, correct and provided to Collins Community Credit Union, herein after, "Lender," for the purpose of obtaining credit from Lender; (b) agree that the agreement by and between Lender, Company, and me will be made when Lender approves this application; (c) agree that Company and I shall be jointly and individually liable for all obligations under the Lender Business Visa Agreement which Lender will provide to me (the "Agreement"), and agree to abide by all terms and conditions of the Agreement; (d) request that Lender establish credit card accounts and issue credit cards to those Authorized Cardholders identified on the Application and those additional Authorized Cardholders designated in the future in accordance with the Agreement; (e) direct Lender to send all notices and reports regarding credit card account to me unless directed otherwise by me; (f) authorize Lender to obtain credit reports and exchange credit information with third parties regarding Company and me; (g) authorize Lender to charge any deposit account of Company's or mine at the financial institution identified in this Application as Bank Reference for the amount of any obligations owed to Lender by Company or me under the Agreement; and (h) agree to provide other information as may be requested now or in the future by Lender. By signing below, I represent that I am authorized to execute this Application on behalf of the above named Company and acknowledge that I have read and agree to the Application Terms and the Business Credit Card Disclosure Statement and agree to the terms therein. I acknowledge receipt of a copy of this Application and Business Credit Card Disclosure Statement and all other documents related to this debt. I also agree to be jointly and individually obligated a co-obligator according to these Application Terms. If I am married and a Wisconsin resident, I represent that these obligations are incurred in the interest of my marriage or family.

(X)	_____
<b>Signature - Business Owner</b>	<b>Date</b>

## Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	Your APR will be <b>15.40%</b> as of 07/27/2023. This APR is variable and is based on the Prime Rate.
<b>APR for Cash Advances</b>	Your APR will be <b>15.40%</b> as of 07/23/2023. This APR is variable and is based on the Prime Rate.
<b>APR for Balance Transfers</b>	Your APR will be <b>15.40%</b> as of 07/23/2023. This APR is variable and is based on the Prime Rate.
<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 purchase(s) if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b><u>Transaction Fees</u></b>	
<b>Cash Advance</b>	Either \$5 or 3% of the amount of each cash advance, whichever is greater.
<b>Foreign Transaction</b>	1% of each transaction in U.S. Dollars.
<b>Penalty Fees</b>	
<b>• Late Payment</b>	Up to \$15.
<b>• Over-the-Credit-Limit</b>	Up to \$15.
<b>• Return Payment</b>	Up to \$30.

## Complete Disclosure:

Visit [Collinscu.org/disclosures](https://collinscu.org/disclosures) for the complete disclosure for Collins Visa Business Choice Rewards Credit Card.