



## JEANNE D'ARC CREDIT UNION BUSINESS VISA® CREDIT CARD APPLICATION

I am applying for a Business VISA® Credit Card.  
Please assign the highest credit line.

I am applying for an increase to my credit limit to

\$ \_\_\_\_\_

My Account # is: \_\_\_\_\_

Applicant's relationship

Sole Proprietor  Corporate Officer \_\_\_\_\_

General Partner / Managing Partner

Manager  Other \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Years at Residence: \_\_\_\_\_

Home Phone #: \_\_\_\_\_

Cell Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

Employer: \_\_\_\_\_

Length of Employment: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone #: \_\_\_\_\_

Monthly Salary (Gross): \$ \_\_\_\_\_

Other Monthly Income: \$ \_\_\_\_\_

Other Monthly Income\*: \_\_\_\_\_

\* Alimony, Child Support or separate maintenance need not be disclosed unless you want us to rely on it for payment.

### APPLICANT'S CREDIT REFERENCE:

Current Residence: (check one)  Own  Rent  Other

Mortgage Bank or Landlord:

\_\_\_\_\_

Balance: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

Total Other Monthly Obligations: \$ \_\_\_\_\_

### BUSINESS INFORMATION

Name of Business: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Business Phone #: \_\_\_\_\_

Tax ID Number: \_\_\_\_\_

Month/Year Established: \_\_\_\_\_

Number of Employees: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Business Type

Sole Proprietor  Corporation

Unincorporated Association or Organization

General Partnership  Limited Partnership

Limited Liability Partnership  Limited Liability Company

Other \_\_\_\_\_



**Authorization**

The words "you" and "your" in this section mean the authorized officer for the business, and the business itself. By signing below you agree that: 1. You are listed as an authorized officer on a Resolution to Borrow on behalf of the business listed in this application; 2. Everything stated on this application is true and correct, and all documents submitted are true and correct copies to the best of your knowledge; 3. The Credit Union is authorized to obtain and verify any information necessary to process this application, including your personal credit report and credit information, now or at any time in the future for the purpose of updating, renewing or extending this line of credit, and you will provide current credit information upon request; 4. The Credit Union is allowed to retain this application, whether approved or denied; and 5. By signing this application you will be bound by the terms and conditions in the Credit Line Account Agreement and Disclosure.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
% of Credit Limit

If more than one person is applying, each applicant is required to complete a separate application and will be individually and jointly liable for the account.

**IMPORTANT: Please read the disclosure of this application.**

**REQUEST FOR ADDITIONAL EMPLOYEE CARDS AT NO CHARGE**

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_

Social Security Number : \_\_\_\_\_ Date of Birth: \_\_\_\_\_ % of Credit Limit: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_

Social Security Number : \_\_\_\_\_ Date of Birth: \_\_\_\_\_ % of Credit Limit: \_\_\_\_\_

(Additional Employee Cards will be authorized users of your account and reduces the signer(s) available credit limit.)

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

**FOR JEANNE D'ARC CREDIT UNION USE ONLY:**

Date: \_\_\_\_\_

Amount: \$ \_\_\_\_\_

Approved by: \_\_\_\_\_

rev date: 08/17

## \* IMPORTANT DISCLOSURES AND CREDIT INFORMATION

### INTEREST RATES AND INTEREST CHARGES

<b>ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES</b>	<b>1.99%</b> introductory APR for the first 6 months after account opening. After that, your APR will be <b>9.99%</b> to <b>15.99%</b> , based on your creditworthiness.
<b>APR FOR BALANCE TRANSFERS</b>	<b>1.99%</b> introductory APR for the first 6 months after account opening. After that, your APR will be <b>9.99%</b> to <b>15.99%</b> , based on your creditworthiness. Introductory rate is for new cards only. Balance transfers from existing Jeanne D'Arc VISA® Credit Cards are not eligible.
<b>APR FOR CASH ADVANCES</b>	<b>1.99%</b> introductory APR for the first 6 months after account opening. After that, your APR will be <b>9.99%</b> to <b>15.99%</b> , based on your program and creditworthiness.
<b>PENALTY APR AND WHEN IT APPLIES</b>	<b>None</b>
<b>HOW TO AVOID PAYING INTEREST ON PURCHASES</b>	Your due date is 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.  Cash Advances and Balance Transfers are always subject to interest charges from the date they are posted to your account.
<b>MINIMUM INTEREST CHARGE</b>	If you are charged interest, the charge will be no less than \$.50
<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>

### FEES

<b>ANNUAL FEE</b>	<b>None</b>
<b>MAINTENANCE FEE</b>	<b>None</b>
<b>TRANSACTION FEES</b> • Balance Transfer • Cash Advance • International Transaction	<b>None</b> <b>2.00%</b> of transaction or <b>\$5</b> minimum; <b>\$50</b> maximum <u>With currency conversion: 1.00%</u> of the amount of your transaction in U.S. Dollars <u>Without currency conversion: 0.8%</u> of the amount of your transaction in U.S. Dollars
<b>PENALTY FEES</b> • Late Payment • Returned Payment	<b>\$27</b> <b>\$27</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases).



## BALANCE TRANSFER FORM

**YES! PLEASE TRANSFER THE BALANCE BELOW TO MY NEW JEANNE D'ARC VISA® CREDIT CARD**

**Cardholder's Name:** \_\_\_\_\_ **Jeanne D'Arc Credit Card Account Number:** \_\_\_\_\_

Card Issuer \_\_\_\_\_ Exact Amount to Pay \$ \_\_\_\_\_

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

Payment Address \_\_\_\_\_

Card Issuer \_\_\_\_\_ Exact Amount to Pay \$ \_\_\_\_\_

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

Payment Address \_\_\_\_\_

Card Issuer \_\_\_\_\_ Exact Amount to Pay \$ \_\_\_\_\_

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

Payment Address \_\_\_\_\_

Card Issuer \_\_\_\_\_ Exact Amount to Pay \$ \_\_\_\_\_

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

Payment Address \_\_\_\_\_

Applicant Signature

Date

