

Important Terms

By signing this Application, the Authorized Officer, individually and on behalf of the Business, and each Individual Employee applicant, authorizes RBCU to investigate, obtain, and exchange reports and information during the Application process, and if the Application is approved, from time to time thereafter, with a) consumer and business reporting agencies; b) the Business; and c) others with a legitimate business need for such reports or information. RBCU reserves the right to consider the applicant for a lower line of credit than requested. This Application must be signed by an Authorized Officer with authority to bind the Business to the terms of this agreement and the RBCU Visa Credit Card Agreement & Disclosure. The Authorized Officer certifies that the execution, delivery, and performance of this Application have been duly authorized by all necessary corporate action by Business, and will provide evidence of such action upon request. If the Business is approved for the RBCU Visa Business Card Program, the Authorized Officer requests and directs RBCU to open an RBCU Visa Program Account (Account) and to issue RBCU Visa Business Cards (Cards) to any Individual Employees of the Business, including the Authorized Officer, designated by the Authorized Officer on this application or its addendum, or by any process agreed to by the Credit Union and the Business. The Authorized Officer and each Individual Employee applicant understand and agree that the Business, the Authorized Officer, and the Individual Employees will be liable for charges to the Account as follows: 1) the Business is jointly and severally liable with each Individual Employee as to that Individual Employee's charges; 2) the Authorized Officer and each Individual Employee is individually liable as to their 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 that RBCU may increase or decrease the credit limit assigned to the Account and/or to the Cards within the Account at any time based on Credit Union credit guidelines, account history, or the financial circumstances of the Cardholder. At the time the Account is opened, Individual Employees, including the 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. Use of the Card or the Account will signify acceptance of the terms of that agreement, but does not supersede the terms of the RBCU Visa Credit Card Agreement & Disclosure. Information from this Application may be shared with Credit Union affiliates.

Business Visa[®] Credit Card Application



Visa Classic
Visa Platinum



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!

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

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 Employees Year Business Started Tax I.D.

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)

Please Note: 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 Purchases

Mother's Maiden Name

Do you want a card issued to you? Yes No

I acknowledge that I have received and read the RBCU Visa Credit Card Agreement & Disclosure and the Important Terms attached and agree to all of the terms and conditions.

Signature & Title of Authorized Officer Date

Application for Individual Employees

Name (first, middle, last)

Home Address

City State/Zip

Home Phone Business Phone Avg. Monthly Purchases

Social Security Number Date of Birth

Job Title Annual Income

I acknowledge that I have received and read the RBCU Visa Credit Card Agreement & Disclosure and the Important Terms attached and agree to all of the terms and conditions.

Signature of the Individual Employee Applicant Date

Name (first, middle, last)

Home Address

City State/Zip

Home Phone Business Phone Avg. Monthly Purchases

Social Security Number Date of Birth

Job Title Annual Income

I acknowledge that I have received and read the RBCU Visa Credit Card Agreement & Disclosure and the Important Terms attached and agree to all of the terms and conditions.

Signature of the Individual Employee Applicant Date

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases **12.99%** for Classic Visa
9.9% for Platinum Visa

APR for Balance Transfers **12.99%** for Classic Visa
9.9% for Platinum Visa

APR for Cash Advances **12.99%** for Classic Visa
9.9% 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 **None**
 • Cash Advance **None**
 • Foreign Transaction **1%** of each transaction in US Dollars.

Penalty Fees
 • Late Payment **\$30**
 • Over-the-Credit Limit **None**
 • Returned Payment **\$30**

Other Fees
 • Replacement Card **\$15** per card
 • Document Copy **\$3** per copy

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

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