



# NOTRE DAME FCU BUSINESS REWARDS VISA®

## CREDIT CARD APPLICATION

### BUSINESS INFORMATION (Please Print)

Notre Dame FCU Account Number		Aggregate Credit Limit Request (list preference) (VISA® Platinum offers a \$5,000 minimum line-of-credit) \$	
Legal Name of Business		Company Name to Appear on Card (max 24 characters/spaces)	
Street Address		City	State Zip
Mailing Address (if different from street address)		City	State Zip
Business Phone Number		Business Fax Number	Company Website
Federal Tax ID Number	Type of Business	Annual Revenue	Annual Net Profit
Name of Authorized Contact	Years in Business	Registered in the State of	Number of Employees
Legal Structure of Business: (Choose one)			
<input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Non-Profit <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other _____			

### ACCOUNT OPENING AUTHORITY (Please Print)

Name (First, Middle, Last)	Social Security Number (required to apply)	Date of Birth (mm/dd/yyyy)	<input type="checkbox"/> Principal Owner #1 <input type="checkbox"/> Authorized Officer #1	Submit
Home Address (includes City, State, Zip)		Home Phone Number	E-mail Address	
Name (First, Middle, Last)	Social Security Number (required to apply)	Date of Birth (mm/dd/yyyy)	<input type="checkbox"/> Principal Owner #2 <input type="checkbox"/> Authorized Officer #2	Submit
Home Address (includes City, State, Zip)		Home Phone Number	E-mail Address	
Name (First, Middle, Last)	Social Security Number (required to apply)	Date of Birth (mm/dd/yyyy)	<input type="checkbox"/> Principal Owner #3 <input type="checkbox"/> Authorized Officer #3	Submit
Home Address (includes City, State, Zip)		Home Phone Number	E-mail Address	
Name (First, Middle, Last)	Social Security Number (required to apply)	Date of Birth (mm/dd/yyyy)	<input type="checkbox"/> Principal Owner #4 <input type="checkbox"/> Authorized Officer #4	Submit
Home Address (includes City, State, Zip)		Home Phone Number	E-mail Address	

### AUTHORIZED USER INFORMATION (Please Print)

Cardholder #1 Name	Daytime Phone Number	E-mail Address
Cardholder #2 Name	Daytime Phone Number	E-mail Address
Cardholder #3 Name	Daytime Phone Number	E-mail Address
Cardholder #4 Name	Daytime Phone Number	E-mail Address

**Authorization:** The Business Entity, by the undersigned duly Authorized Officer(s): (a) requests a Notre Dame Federal Credit Union (Notre Dame FCU) Business VISA® Platinum Account be opened in the name of the Company; (b) requests the Card(s) be issued on said account to the Authorized Users set forth above; (c) authorizes Notre Dame FCU to check the account(s), credit history, and obtain a credit report from third parties on the Company; (d) agrees to be bound by all terms and conditions of the Notre Dame FCU Business VISA® Platinum Credit Card Agreement and Disclosure and any other agreements made applicable to Company's Business Visa® Platinum Account; (e) all disclosures made by the Applicant are (1) true and correct; (2) to induce Notre Dame FCU to issue the Notre Dame FCU Business VISA® Platinum Card to the Applicant and understands Notre Dame FCU will be relying upon the disclosures in issuing the Card; and (3) under the pains and penalties of perjury; **(f) certifies that the Notre Dame FCU Business VISA® Platinum Account will be utilized solely for commercial or business purposes (and not for consumer purposes);** (g) agrees to provide Notre Dame FCU additional financial information upon request; (h) understands Notre Dame FCU will renew and replace the Card(s) until cancelled by an Authorized Officer. Notre Dame FCU authorizes approved users of the Card to use it for only Business Purposes and not for the purchase of Consumer products for personal, non-business purposes. **This application shall be construed under the laws of the State of Indiana, and the applicable laws of the United States of America. The Principal Owner(s) of the Company must also sign the Personal Guaranty of Payment section below (except for non-profit organizations as defined by IRC.26 USC §501).**

Guarantor/Individual #1 Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

Guarantor/Individual #2 Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

Guarantor/Individual #3 Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

Guarantor/Individual #4 Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

**Personal Guaranty of Payment:** I/We, the undersigned Principal Owner(s) of the Company, as individual(s), in consideration of the foregoing, absolutely guaranty, without any restriction, condition or limitation, prompt payment on demand of any and all obligations of the Company to Notre Dame Federal Credit Union (Notre Dame FCU) under the Notre Dame FCU Business VISA® Platinum Credit Card Agreement and Disclosure. I/We absolutely guaranty performance on all obligations of the Company and all changes made on the Account, by all cardholders now and in the future. I/We understand and agree that the account balance created by the charges to the Card Account is secured by shares and deposits in all corporate accounts of the Company as well as Principal Owner(s) individual and joint accounts, with the Credit Union now and in the future. Collateral to secure other loans from Notre Dame FCU to the Company will also secure the Card/Account. I/We agree to pay Notre Dame FCU's reasonable attorney fees, costs, and expenses incurred in enforcing the guaranty; and authorize Notre Dame FCU to check my/our accounts, credit and employment history, and obtain credit reports from third parties on me/us, as needed.

Guarantor/Individual #1 Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

Guarantor/Individual #2 Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

Guarantor/Individual #3 Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

Guarantor/Individual #4 Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

## INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	<b>16.50%</b> This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>16.50%</b> This APR will vary with the market based on the Prime Rate and is in effect until balance is paid in full.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will begin charging interest on Purchases, Balance Transfers and Cash Advances on the transaction date. To avoid incurring interest charges, for new purchase transactions, you must pay the new balance which includes purchases, balance transfers and cash advances, as shown on the Account Statement, on or before the payment due date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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> .

## FEE INFORMATION

Maintenance & Setup Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
<ul style="list-style-type: none"> <li>▪ Annual Fee</li> <li>▪ Account Setup Fee</li> <li>▪ Participation Fee</li> <li>▪ Statement Copy Fee</li> <li>▪ Phone Payment Fee</li> <li>▪ Additional Card Fee</li> <li>▪ Replacement Card Fee</li> </ul>	<ul style="list-style-type: none"> <li>None</li> <li>None</li> <li>None</li> <li>\$5.00</li> <li>\$5.00</li> <li>None</li> <li>\$5.00</li> </ul>
Transaction Fees	
<ul style="list-style-type: none"> <li>▪ Balance Transfer Fee</li> <li>▪ Foreign Currency Transaction Fee</li> </ul>	<ul style="list-style-type: none"> <li>None</li> <li>Up to 3% of each transaction, in U.S. dollars</li> </ul>
Penalty Fees	
<ul style="list-style-type: none"> <li>▪ Late Payment</li> <li>▪ Returned Payment</li> <li>▪ Over Limit</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$35.00</li> <li>Up to \$32.00</li> <li>Up to \$32.00</li> </ul>

\*Variable APRs are based on the 7.50% Prime Rate as of 12/15/2022.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including current transactions)." See your account agreement under Finance Charge for more details.

*You must be at least 18 years of age or older to apply. If you are under the age of 21 and do not have the capacity to repay, you must have a Co-Borrower who does.*

A Credit Card Agreement & Disclosure will arrive with your new card.

**Minimum Payment:** The minimum monthly payment is 2% of your total new balance or the over limit amount, whichever is greater, but not less than \$20 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due on the 28th of every month.

**How We Will Calculate Your Variable Rate:** Your variable rates may change when the Prime Rate changes. They are determined by adding 9.0% to the highest U.S. prime rate published in The Wall Street Journal. The rate is effective on the first day of the billing cycle.

**Rewards Terms and Conditions:** Earn points on all of your purchases! Rewards are earned on purchases only; returns will be deducted from the calculation. If your account is closed, voluntarily or involuntarily, past due or over limit, you will forfeit all rewards.

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

Certain restrictions apply. The information about the costs of the card described in this application is accurate as of December 15, 2022 and is subject to change thereafter. To obtain more recent information, please call us at 574/239-6611 or 800/522-6611. You may also write us at:

Notre Dame Federal Credit Union  
P.O. Box 7878  
Notre Dame, IN 46556-7878