

INTEREST RATES AND INTEREST CHARGES	
CFCU Business VISA Disclosures	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.15% - 16.00%</b> Based on your creditworthiness on account opening. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>10.15% - 16.00%</b> Based on your creditworthiness on account opening. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>10.15% - 16.00%</b> Based on your creditworthiness on account opening. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	None
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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.
<b>Minimum Interest Charge</b>	None
<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> .

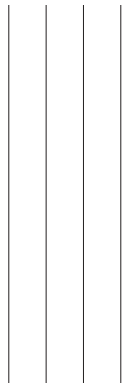
FEES	
CFCU Business VISA Disclosures	
<b>Annual Fee</b>	\$15*
<b>Transaction Fees</b>	
• Balance Transfer	Either 2% of amount of each transfer or \$5 minimum, whichever is greater.
• Cash Advance	Either 3% of the amount of each cash advance done through an ATM, or 4% of the amount if done at a financial institution, or \$10 minimum, whichever is greater.
• Foreign Transaction	1% of the amount of each foreign purchase transaction or foreign ATM advance transaction in US dollars.
• Convenience Check	Either 3% of the amount of each Convenience Check Cash Advance, or \$10 minimum, whichever is greater.
<b>Penalty Fees</b>	
• Late Payment	Up to \$35
• Over-the-Credit Limit	\$0
• Returned Payment	Up to \$35
<b>Other Fees</b>	None

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

\*Waived if you maintain Premiere Business Checking or CFCU mortgage.  
 Note: The above disclosures are accurate as of 3/15/14 and are subject to change thereafter. For information regarding any changes that may have occurred after this date, call 800-428-8340, or write us at: CFCU, 1030 Craft Road, Ithaca, NY 14850.

**Federally Insured by NCUA.**

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CFCU Community Credit Union  
 Attention: Loan Dept.  
 1030 Craft Road  
 Ithaca, NY 14850

PLACE  
 POSTAGE  
 HERE

**BUSINESS  
 VISA**

**More than banking.**



# BUSINESS VISA APPLICATION

Amount: (\$25,000 Maximum)

## Applicant Information:

Name of Business:	Address:	
Member Number:	Telephone:	Fax:
Amount Requested:	Year Business Established:	
Owners and % of Ownership:	Gross Sales/Revenues:	
Salary:	Please submit verification (copy of tax return, etc.)	
Annual Income from Business (Salary plus your share of net profit or minus your share of net loss)		
Type of Organization:	<input type="checkbox"/> Individual/Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Other	

## Owner/Guarantor Information:

Name:	Address:	
Own or Rent:	Member Number:	
Home Phone:	Birth Date:	
Social Security Number:		
Annual Income (salary, wage, interest, etc.) Other Than Income from Business:		
Name:	Address:	
Own or Rent:	Member Number:	
Home Phone:	Birth Date:	
Social Security Number:		
Annual Income (salary, wage, interest, etc.) Other Than Income from Business:		

I (We) agree to notify you in writing immediately if there are any important changes. I (We) also agree to notify you of any change in my (our) name, address, or employment within a reasonable time thereafter. I (We) also promise that everything I (we) have stated in this application is correct to the best of my (our) knowledge. I (We) authorize the CFCU Community Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of credit received. If I (we) request, the Credit Union will tell me (us) the name and address of any credit bureau from which it received a credit report on me (us). I (We) understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

I (We) understand that if this application is approved and CFCU VISA card(s) issued, I (we) the undersigned applicant, agree that by signing, using, or permitting another to use the VISA card(s), I (we) will be bound by the terms and conditions of the VISA Credit Card Agreement (sent under separate cover). I (We) also understand that CFCU reserves the right to amend these terms and conditions, with proper notice as required by law, and that my (our) use of the card thereafter will indicate my (our) agreement to the amendments.

Applicant's Signature	Date
Co-Applicant's Signature	Date

## Business VISA

With a low variable rate and credit limit up to \$25,000, a CFCU Business VISA is the convenient way to make business-related purchases, handle travel and entertainment expenses, or take cash advances.

## Low cost

In addition to a competitive rate, there's a low \$15 annual fee with a CFCU Business VISA.

## CFCU Works for Business!

Whether it's a Business VISA card or other financial services, CFCU is the smart choice. Today, more and more businesses are moving their accounts to the Credit Union to lower their annual banking costs. Check out our other money-saving credit services:

- Commercial Mortgage Loans
- Business Vehicle Loans/Leases
- Secured Term Loans
- Business Purpose Home Equity Loans
- Lines of Credit
- Business Share Draft Loan Protection

## Extra benefits

Enjoy Platinum benefits like instant cash, travel accident insurance, emergency card replacement, travel and emergency assistance services, auto rental insurance and warranty services.

For Credit Union Use Only	
Approved _____	Declined _____
Counteroffer _____	Credit Limit _____
Reason(s) for Decline _____	
Signatures:	
_____	Date _____
_____	Date _____

SECURITY: By initialing below, I/we hereby grant to CFCU Community Credit Union, its successors and assigns (collectively, "CFCU"), a security interest in all funds now or hereafter deposited in CFCU accounts individually or jointly in my/our name, specifically including but not limited to the following

accounts: \_\_\_\_\_. I understand that the security interest I am granting to CFCU in this Agreement also covers accounts that I may establish at CFCU in the future.

I understand that the grant of the security interest to CFCU in these accounts is a condition for the approval of my CFCU Visa credit card application. Further I/we understand that CFCU may debit any of the above-specified accounts at any time in the event of a Default, as defined in Section 15 of the Account agreement. The security interest granted herein will, to the extent permitted by law, secure repayment of the full account balance of my/our CFCU Visa Card which is the subject of this application, together with accrued interest, late charges, CFCU's collection expenses including but not limited to court costs and reasonable attorney's fees. However, I/we understand that after the value of the security interest is applied to the Visa Card I/we are still obligated to pay CFCU for any remaining balance.

\_\_\_\_\_ Borrower Initials  
 \_\_\_\_\_ Co-Borrower Initials

New York residents may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees, and grace periods.