BUSINESS CREDIT CARD

VISA BUSINESS PLATINUM REWARDS

It PAYS to spend with the Visa® Business Platinum Rewards Card — for every $3 in purchases, earn one CU Rewards point.

Other great Platinum benefits include:

- No annual fee
- Simple expense tracking
- Additional cards with separate statements for employees
- Auto rental collision damage waiver
- $250,000 travel accident insurance
- ZERO liability on unauthorized charges
- VISA SavingsEdge — special discounts on products and services for business owners

Redeem CU reward points for:*

- Cash and Travel
- Merchandise, Gift, and Fuel Cards
- OUCU Discounts

WHERE YOU REACH GOALS.

Let an OUCU credit card help your business.

TALK TO OUR BUSINESS TEAM:

740-447-5202

business@oucu.org

oucu.org/business

OUCU FINANCIAL™ Business Services

*Redemption products and values are subject to change at any time. Rewards points over three years old will expire each December 31.

OUCU VISA BUSINESS PLATINUM CREDIT CARD APPLICATION

Applications for business lines must be accompanied by a business tax return or financial statement.

TYPE OF BUSINESS (Check one)

☐ Corporation ☐ Partnership ☐ Sole Proprietor ☐ Non-Profit ☐ Government ☐ LLC ☐ Other

Name of Business _____

Company Street Address _____

City _____ State _____ Zip _____

Company Phone _____ Years as current owner _____ No. of employees (including self) _____

Nature of Business _____

Tax Identification Number _____ Credit Union Member Number (of business) _____

Total Credit Line Amount Requested $ _____

AUTHORIZING OFFICER

Your position: ☐ President ☐ Vice President ☐ Treasurer ☐ Owner ☐ Member ☐ Partner

Name of Authorizing officer _____

Home Street Address _____

City _____ State _____ Zip _____

Home Phone Number _____ Email Address _____

Social Security Number _____ Household Income _____

Credit Amount Requested $ _____

ADDITIONAL CARDS (If more than two additional cards are needed, please attach a separate sheet.)

Name _____ Title _____

Social Security Number _____ Credit Amount Requested $ _____

Signature _____

Name _____ Title _____

Social Security Number _____ Credit Amount Requested $ _____

Signature _____

BALANCE TRANSFER

Please transfer the amount shown to my new OUCU Visa Business Platinum.

Card/loan issuer _____ Account Number _____

Payment address _____ City _____ State _____ Zip _____

Amount to Pay $ _____

SIGNATURE

Personal Guaranty: By signing this application, each owner/partner/member with 20% or more ownership in the above referenced business, as applicable, will be required to guaranty payment of all obligations under this business card agreement. Please read the following carefully before signing. This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/we agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly liable for any and all credit extended. The Ohio laws against discrimination require that all creditors' make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. If you are issued a credit card, you grant and consent to a lien on your deposit with us (except IRA and Keogh accounts) and any dividends due or to become due to you from us to the extent you owe on any unpaid credit card balance.

_____ _____

Signature of Authorizing Officer of Business Date Signature of Guarantor

_____

Signature of Guarantor

See next page for completed application return instructions.

Approved By _____ Date _____

APPLICATION CHECKLIST

Please make sure you:

- ✓ Complete & sign the form
- ✓ Attach your most recent business tax return or financial statement
- ✓ Return application:

In Person
Drop off signed application and tax return or financial statement at any office to the attention of Business Services.

By Mail
Mail completed, signed application and tax return or financial statement to:

OUCU Financial
ATTN: Business Services
944 E. State Street
Athens, OH 45701

Electronically
Sign and scan documents. Along with your financial statement or tax return, send securely using the secure email service on our website.

Please DO NOT send via unsecured email.

CREDIT DISCLOSURES	BUSINESS VISA PLATINUM
Annual Percentage rate (APR) for purchases*	**13.50% to 23.50%** Based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	APR for balance transfers will be between **13.50% to 23.50%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances†	**13.50% to 23.50%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR When it Applies	None.
How to Avoid Paying Interest on Purchases	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.†
Minimum Interest Charge	None.
For Credit Card Tips from the Consumer Financial Protection	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 www.consumerfinance.gov/learnmore.
FEES	
Annual Fee	None.
Transaction Fees	
▪ Balance Transfer	None.
▪ Cash Advance	None.
▪ Foreign Transaction (fee from VISA & MC)	1% of each transaction in US dollars
Penalty Fees	
▪ Late Payment	up to $25
▪ Returned Payment	up to $25
How We Will Calculate Your Balance	We use a method called "average daily balance" (including new purchases)

* Prime rate as published in The Wall Street Journal on the first business day of March, June, September and December will be used to determine the rates for billing cycles closing on or after the first day of April, July, October and January, respectively. An increase in Prime will increase the variable Daily Periodic Rate (and corresponding annual percentage rate) and may increase the finance charge and the minimum monthly payment due on your account. At the date this application was printed, the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to the address listed above. † There is no grace period for cash advances. **The information about the costs of the card described in this application is accurate as of October 1, 2023.**