



## Visa Business Platinum Rewards

**0% Intro APR for 12 months on purchases and balance transfers made in the first 90 days!**

### 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
- **Earn one CU Rewards point for every \$3 in purchases**

### Redeem CU reward points for:\*

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

### Easy card management with the OUCU Cards App.

- Instantly lock and unlock your cards
- Report your card lost or stolen
- View 90-Day transaction history
- Set transaction limits and restrictions
- Create transaction alerts to protect your card from fraud
- Travel with ease by setting a travel notification



OUCU Cards

Available at



### Talk to our Business Team to learn more!

- 📞 740-447-5202
- ✉ [business@oucu.org](mailto:business@oucu.org)
- 🌐 [oucu.org/business](http://oucu.org/business)

\*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 \_\_\_\_\_

Approved By \_\_\_\_\_ Date \_\_\_\_\_

**See next page for completed application return instructions.**

# 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 <sup>1</sup>		<b>0%</b> Intro APR on all purchases for 12 months.** After that, your APR will be <b>16.50% - 24.50%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	
APR for Balance Transfers		<b>0%</b> Intro APR on all balance transfer for 12 months.** After that, your APR will be <b>16.50% - 24.50%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	
APR for Cash Advances <sup>1</sup>		<b>0%</b> Intro APR on all cash advances for 12 months.** After that, your APR will be <b>16.50% - 24.50%</b> , 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. <sup>†</sup>	
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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .	
FEES			
Annual Fee		None.	
Transaction Fees			
<ul style="list-style-type: none"> <li>▪ Balance Transfer</li> <li>▪ Cash Advance</li> <li>▪ Foreign Transaction (fee from VISA &amp; MC)</li> </ul>		\$10 or 2% of the amount of each balance transfer, whichever is greater \$10 or 2% of the amount of each cash advance, whichever is greater 1% of each transaction in U.S. dollars	
Penalty Fees			
<ul style="list-style-type: none"> <li>▪ Late Payment</li> <li>▪ Returned Payment</li> </ul>		up to \$25 up to \$25	

### Other fees

**How we will calculate your balance.** We use a method called "average daily balance" (including new purchases).

<sup>\*</sup> 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 on the other side of this brochure. <sup>†</sup>There is no grace period for cash advances. **\*\*0% Intro APR for 12 months on purchases, balance transfers, cash advances made in the first 90 days.**

The information about the costs of the card described in this application is accurate as of February 1, 2024.