



Thank you for your interest in **NuVision's Variable Rate Business Visa Credit Card**. Please email your application and all required documents to BusinessLending@nuvisionfederal.org, or bring to any local branch. .

Business Visa Credit Card Application

BORROWER INFORMATION

Legal Business Name, or (Sole Proprietors) First Name	Last Name	DBA name	SSN/Federal Tax ID Number	
Location Address (Physical address required - No P.O. Boxes) City		State	Zip	Landlord Name
Billing Address (if different)		City	State	Zip
Business Phone Number	Cell Phone Number	US Business Entity or US Citizen (If no, explain)		
Email Address	Web Site Address	Years in Business	Business Established (MM-YY)	# of Employees
\$ Gross Annual Sales/Revenues	Describe Your Business			
Business Structure:				
<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> "C" Corporation	<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Professional Corporation	<input type="checkbox"/> General Partnership
<input type="checkbox"/> "S" Corporation	<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Nonprofit Other	<input type="checkbox"/> Other: _____	
Primary Financial Institution	Average Checking Account Balance	Average Savings Account Balance		

BUSINESS VISA CREDIT REQUEST

<input type="checkbox"/> New Visa Request	Total Amount Requested: \$
<input type="checkbox"/> Credit Limit Increase	Account No.: _____ Total Amount Requested: \$
<input type="checkbox"/> Add New Cardholder	Please complete Cardholder Info below
<input type="checkbox"/> Delete Existing Cardholder	Name of Cardholder to be deleted:

BUSINESS VISA REQUEST

Business name to appear on the card: **(Maximum 21 characters including spaces):**

CARDHOLDER INFO

Name	SSN (for ID purposes)	Date of Birth	Position/Title	Credit Limit
1)				
2)				
3)				
4)				
5)				

BUSINESS ACCOUNT INFORMATION

Business Deposit or Investment Accounts: (List only non-NuVision FCU accounts) Attach separate sheet if necessary.
Financial Institution **Average Combined Balance**

1. _____ \$ _____
 2. _____ \$ _____

Present Business Loans (List only non-NuVision FCU loan accounts) Attach separate sheet if necessary.

Financial Institution	Balance	Mo. Payment	Interest Rate	Open Date	Maturity	Collateral
1. _____	\$ _____	\$ _____	_____	_____	_____	_____
2. _____	\$ _____	\$ _____	_____	_____	_____	_____

OTHER BUSINESS INFORMATION (Additional information may be requested on all applications)

- Requests up to \$10,000:** Application and Organizational Documents.
- Requests \$10,001 to \$50,000:** Include two years business federal tax returns and two years personal federal tax returns for each principal and Organizational Documents.
- Business Organizational Documents:** Articles of Incorporation or Organization, By-Laws, Partnership or Operating Agreement, Statement of Information, EIN, Certified Fictitious Business Name Statement, Non-Profit Status (as applicable to the type of business obtaining the loan).

If yes to any question, please explain on an attached sheet.

- Is the borrower currently involved in any litigation or other legal claims? Yes No
- Has the borrower or any principal ever declared bankruptcy? Yes No
- Are any taxes currently past due by the borrower or any principal? Yes No
- Is the borrower liable on any debts not shown above? Yes No
- Is the borrower or any principal contingently liable as guarantor, co-maker or endorser? Yes No

PRINCIPAL 1 – Tell Us About Who Owns Your Business (Attach separate sheet if necessary)

First Name	M.I.	Last Name	Suffix	Social Security Number	Title	Percentage of Ownership	Years as Owner
Residence Street Address				City	State	Zip	
Home Phone Number				Email Address		US Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No	
				(If no, explain)		Date of Birth	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent						
<input type="checkbox"/> Personal Residence	# of Years	Monthly Payment	Market Value	Mortgage Balance			
\$	\$	\$	\$				
Total Cash and Investments	Total Personal Assets	Total Personal Liabilities	Total Annual Income				

Financial Information of Principal #1

- See Attached Personal Financial Statement
- Check if Assets listed or attached are held jointly

Assets	Description	Amount
Retirement Accounts		\$
Vehicles		\$
Assets other than Real Estate		\$
Total Real Estate Market Value		\$

Liabilities	Description	Amount
Total Revolving Credit (Balances owed on credit cards or credit lines)		\$
Total Installment Loans (Auto, personal or other monthly payment loans)		\$
Total Real Estate Debt		\$
Other Liabilities		\$

SCHEDULE 1	Description	Registered in name of	# of Shares or par	Total Market Value	Where Pledged
Investments, Stocks & Bonds					
Investments, Stocks & Bonds					

SCHEDULE 2	Description and Location	Title in name of	Market Value	Mortgage Lender	Balance	Mo. Payment
Real Estate						
Real Estate						

PRINCIPAL 2 – Tell Us About Who Owns Your Business (Attach separate sheet if necessary)

First Name	M.I.	Last Name	Suffix	Social Security Number	Title	Percentage of Ownership	Years as Owner
Residence Street Address				City	State	Zip	
Home Phone Number				Email Address		US Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No	
				(If no, explain)		Date of Birth	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent						
<input type="checkbox"/> Personal Residence	# of Years	Monthly Payment	Market Value	Mortgage Balance			
\$	\$	\$	\$				
Total Annual Income	Total Cash and Investments	Total Personal Assets	Total Personal Liabilities				

Financial information of Principal #2

See Attached Personal Financial Statement

Check if Assets listed or attached are held jointly

Assets	Description	Amount
Retirement Accounts	_____	\$ _____
Vehicles	_____	\$ _____
Assets other than Real Estate	_____	\$ _____
Total Real Estate Market Value	_____	\$ _____

Liabilities	Description	Amount
Total Revolving Credit (Balances owed on credit cards or credit lines)	_____	\$ _____
Total Installment Loans (Auto, personal or other monthly payment loans)	_____	\$ _____
Total Real Estate Debt	_____	\$ _____
Other Liabilities	_____	\$ _____

SCHEDULE 1	Description	Registered in name of	# of Shares or par	Total Market Value	Where Pledged
Investments, Stocks & Bonds	_____	_____	_____	_____	_____
Investments, Stocks & Bonds	_____	_____	_____	_____	_____

SCHEDULE 2	Description and Location	Title in name of	Market Value	Mortgage Lender	Balance	Mo. Payment
Real Estate	_____	_____	_____	_____	_____	_____
Real Estate	_____	_____	_____	_____	_____	_____

Truth in Lending Information for Visa Credit Cards

Interest Rates and Interest Charges

Annual Percentage Rate (APR)[§] Prime Rate + from 6.40% to 13.40% When you open your business account, based on your business' credit-worthiness. After that, your APR will vary with the market based on the Prime Rate.

Balance Transfer Rate Prime Rate + from 6.40% to 13.40% This APR will vary with the market based on the Prime Rate.

APR for Cash Advances Prime Rate + from 6.40% to 13.40% This APR will vary with the market based on the Prime Rate.

Penalty APR and when it applies **17.99%** This APR may be applied to your account if you:

- 1) Make a late payment;
- 2) Go over your credit limit twice in a six-month period;
- 3) Make a payment that is returned, or
- 4) Do any of the above on another account that you have with us.

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 any interest on purchases if you pay your entire balance by the due date each month.

Fees

Annual Fee	\$0	Paid on first billing cycle
Transaction fees		Balance Transfer - \$10 or 3% whichever is greater*
Penalty Fees		Late Payment up to Maximum \$25 • Returned Payment \$37 • Minimum Finance Charge not less than \$1.00
Other Fees		Rush Cards - \$30 • Replacement Cards \$10 • PIN Reissue \$5 (assessed to Credit Union account) • ATM – free at Co-Op ATMS, varies at non-Co-Op ATMS

[§]The periodic rate and corresponding Annual Percentage Rate for your Account will vary based on an index, which is the highest Prime Rate published in The Wall Street Journal (Western Edition). We add a margin to the index. The total of the index plus the margin is the Annual Percentage Rate. The periodic rate and Annual Percentage Rate may change on the first day of each billing cycle based on the index rate published on the last business day of the prior billing cycle. For current information, call us toll-free at 800-444-6327.

*There is no fee for processing a cash advance at a branch. However, you do pay interest from the day the cash advance is processed.

