



Visa Business Credit Card Application

Credit Limit Request \$ Maximum Credit Line: \$50,000	TFCU Account #
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Check Account Choice: (Only One)	
Sole Proprietor	Corporation
Partnership	LLC

COMPANY INFORMATION

Legal Name of Company	DBA of Company	Tax I.D. Number	
Company Address (Street & No.)	City, State, Zip	Business Phone	
Type of Business	Number of Employees	Do You Own or Rent Business Premises?	Month/Year Business Began

ISSUE BUSINESS CREDIT CARDS TO FOLLOWING INDIVIDUALS:

Last Name	First	Middle	Social Security Number	Number of Years with Company
Company Title	Division/Department		Email Address	Date of Birth
Home Address	City, State, Zip		Home Phone	Gross Monthly Income
Monthly Mortgage/Rent Payment	Signature			Date

Last Name	First	Middle	Social Security Number	Number of Years with Company
Company Title	Division/Department		Email Address	Date of Birth
Home Address	City, State, Zip		Home Phone	Gross Monthly Income
Signature				Date

CREDIT INFORMATION Attach additional sheet if necessary (with signatures)

Institution Name and Address	Branch	Loans	Open	Outstanding Balance(s)
			Closed	\$
Checking Account Number / Name Listed	Savings Account Number / Name Listed			

Name and Address of Trade References	Name Under Which Account Is Carried	Account Number	Balance	Monthly Payments
1.			\$	\$
2.			\$	\$
3.			\$	\$

CONDENSED BUSINESS FINANCIAL STATEMENT

Credit union reserves the right to require additional financial information.

Month and Year of Financial Statements	
\$	
Most Recent Year Annual Sales	
\$	
Most Recent Year Net Income or Loss	Net Worth (Total Assets Less Liabilities)
\$ + -	\$

SIGNATURE(S)

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 applicant is granted, receipt of such agreement and severally liable for any and all credit extended from time to time.

Authorized officer must be one of the following (check one):

<input checked="" type="checkbox"/> President/Chairman	<input type="checkbox"/> V.P.	<input type="checkbox"/> Treasurer	<input type="checkbox"/> Owner	<input type="checkbox"/> Partner
X		X		
Applicant Signature	Title	Date	Applicant Signature	Title
				Date

CREDIT DISCLOSURES

Annual Percentage Rate for Purchases	Prime + 6%*	Grace Period for Purchases	25 Days*
Annual Percentage Rate for Cash Advances	Prime + 6%*	Method of Computing the Balance for Purchases	Average Daily Balance Including New Purchases
Annual Percentage Rate for Balance Transfers	Prime + 6%*	<p>* A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing of that statement. If you elect not to pay the entire new balance shown on your previous statement within the 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on the new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.</p> <p>A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment.</p> <p>**The prime rate used to determine your APR is the rate published in the Wall Street Journal on the last business day of the month prior to the end of the quarter.</p> <p>New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.</p>	
Variable Rate Information	The rate is determined by adding 6% to the Prime Rate**		
Annual Membership Fee	NONE		
Late Payment Fee	\$15.00		
Over the Limit Fee	\$15.00		
Cash Advance Fee	2% of Cash Advance		
Balance Transfer Fee	2%		
<p>At the date this application was printed (shown in the lower-right corner – this side) the information listed above and to the right was accurate.</p> <p>Because rates and terms are subject to change, you may contact us for the information by writing to the business reply address shown below.</p>			

FOR INTERNAL USE ONLY

ACCOUNT NO.(1)			ACCOUNT NO.(1)		
DATE APPROVED	CREDIT LINE	APPROVED BY	DATE APPROVED	CREDIT LINE	APPROVED BY
NO. CARDS	PRO. CODE		NO. CARDS	PRO. CODE	

TEACHERS FEDERAL CREDIT UNION, HAUPPAUGE, NY