



PO Box 727 • Goshen, IN 46527 • 574.534.2506 • Fax: 574.975.3227

Visa Business Application

Member Account #: _____ Credit Limit Requested: _____ Security Identification Code of Your Choice: _____

AUTHORIZING OFFICER / GUARANTOR INFORMATION				
Name (Last)	(First)	(Middle Initial)	Date of Birth	Social Security No.
Title			Personal Annual Gross Income	
Home Address			How Long	Home Telephone No.
City	State	Zip Code	E-mail Address	

BUSINESS INFORMATION			
Legal Name of Business		Date Established	Tax ID Number
Business Name to Appear on Card(s) - 26 character limit		Annual Sales	
Business Address		Business Telephone No.	Fiscal Year Ends
City	State	Zip Code	Number of Employees
Line of Business (check one)		Legal Structure (check one)	
<input type="radio"/> Agriculture <input type="radio"/> Construction <input type="radio"/> Manufacturing <input type="radio"/> Professional <input type="radio"/> Retail <input type="radio"/> Sales <input type="radio"/> Service <input type="radio"/> Other _____		<input type="radio"/> Sole Proprietorship <input type="radio"/> Non-Profit <input type="radio"/> Corporation <input type="radio"/> LLP <input type="radio"/> Partnership <input type="radio"/> LLC <input type="radio"/> Other _____	

CARDHOLDER INFORMATION				
First Cardholder's Name (as it will appear on card)	Desired Credit Limit	Date of Birth	Social Security Number	Signature
Second Cardholder's Name (as it will appear on card)	Desired Credit Limit	Date of Birth	Social Security Number	Signature
Third Cardholder's Name (as it will appear on card)	Desired Credit Limit	Date of Birth	Social Security Number	Signature
Fourth Cardholder's Name (as it will appear on card)	Desired Credit Limit	Date of Birth	Social Security Number	Signature
Fifth Cardholder's Name (as it will appear on card)	Desired Credit Limit	Date of Birth	Social Security Number	Signature
<input type="checkbox"/> Please check this box if you require more than five cards. An Interra Credit Union representative will call you.				

Is your business past due on any obligations? Yes No Are you personally past due on any obligations? Yes No

All information stated in this application is correct and complete. All undersigned parties agree to abide by the terms of the Credit Card Agreement, accompanying the applicable approval letter, and its future revisions thereof. The undersigned authorize the Credit Union to obtain information pertaining to my/our creditworthiness, including consumer credit reports in connection with this application and for any update, renewal or extension of credit; and further authorize the disclosure of information regarding my/our account to credit bureaus and other creditors who inquire about my/our credit standing.

X _____
 Authorized Officer Signature Title Date

X _____
 Personal Guarantor Signature Date

X _____
 Authorized Officer Signature Title Date

X _____
 Personal Guarantor Signature Date

FOR CREDIT UNION USE ONLY		
DATE APPROVED / /	APPROVED BY	AMOUNT APPROVED \$

Helping you manage your business

The Interra Business Visa® program offers convenience, control and flexibility under one “umbrella” account, with multiple cardholder options available to meet your needs.

You're in control

You decide the individual credit limits for each cardholder, based on your overall limit.

Save time and money

- Save money with a competitive interest rate.
- Individual cardholders and individual credit.
- You're busy. You receive one consolidated statement with one payment to make.

Convenient online access with detailed statements

You have “24/7” access to your entire account via Interra Online banking at interracu.com.

Earn rewards!

Earn great rewards through the CURewards® program. For every dollar you charge on your Interra Visa credit card (purchases only), you earn points.

Take charge!

We make it easy for you to apply:

- online at interracu.com
- at any Interra office
- by phone at 574.534.2506 or 888.432.2848

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for purchases	9.90%
APR for balance transfers	9.90%
APR for cash advances	9.90%
Paying interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Federal Reserve Board credit card tips	To learn more about factors to consider when applying for or using a credit card, visit http://www.federalreserve.gov/creditcard .

Fees	
Set up and maintenance fees	None
Transaction fees:	
Replacement/additional cards	\$5.00
Check/draft copy	\$3.00
Statement copy	\$1.00
Additional reports	\$5.00
Foreign transactions	Up to 1% of each transaction in U.S. dollars
Penalty fees:	
Late payment	\$17.00
Returned payment	\$5.00

How we will calculate your balance: We will use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

Billing rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information about the costs of the card described in this application is accurate as of 01/01/2011. This information may have changed after that date. To find out what may have changed, call 574.534.2506 or visit interracu.com, or write Interra Credit Union, PO Box 727, Goshen, IN 46527.



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interracu.com

