



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

Visa Business Application

Eight Digit Member Account #: _____ 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="checkbox"/> Agriculture	<input type="checkbox"/> Construction	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Sole Proprietorship
<input type="checkbox"/> Professional	<input type="checkbox"/> Retail	<input type="checkbox"/> Sales	<input type="checkbox"/> Non-Profit
<input type="checkbox"/> Service	<input type="checkbox"/> Other _____		<input type="checkbox"/> Corporation
			<input type="checkbox"/> Partnership
			<input type="checkbox"/> LLC
			<input type="checkbox"/> 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 \$

Interra Visa Business

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 limits help you manage your cash flow and track employee expenses.
- Each cardholder receives a unique card number, allowing you to make account-specific changes without affecting other cardholders.
- You're busy. You receive one consolidated statement with one payment to make. Record-keeping is easy, with the charges for each cardholder shown separately

Convenient online access with detailed statements

You have “24/7” access to your entire account via Interra Online banking at interracu.com. There you can monitor expenses, review activity, and manage your account, including:

- All posted transactions since the last statement
- View the last three monthly statements
- Sign up for e-Statements
- Request credit limit changes
- Make payments on your account
- And more!

Earn rewards!

Earn great rewards through the CURewards® program. For every dollar you charge on your Interra Visa credit card (purchases only), you earn one point. You can redeem your points for valuable travel or merchandise awards, including gift cards. The more points you earn, the greater your reward.

Annual Percentage Rate (APR) for purchases	9.90%
Other APRs	9.9% on cash advances 9.9% on balance transfers
Variable rate	N/A
Annual fee	None
Minimum finance charge	None
Transaction fee for purchases & cash advances	None
Grace period for repayment of the balances of purchases	25 days
Method of computing the balance for purchases & cash advances	Average daily balance <i>(including new transactions)</i>
Balance transfer fee	None
Late payment fee	\$17.00 <i>(more than 10 days past the due date)</i>
Over the credit limit fee	\$20.00
Foreign transaction fee	Up to 1%
Card center phone payment fee	\$5.00

The information about the costs of the card described in this application is accurate as of November 1, 2008. This information may have changed after that date. To find out what may have changed, please call or write to Interra Credit Union.

Take charge!

We make it easy for you to apply:

- at any Interra office
- by phone at 574.534.2506 or 888.432.2848



PO Box 727 • Goshen, IN 46527

Goshen – Downtown • College Green • Monroe • Peddlers Crossing
Elkhart • Middlebury • Millersburg • Nappanee • New Paris • Wakarusa

interracu.com

