



Business Visa Platinum Credit Card RATE, FEE, AND OTHER COST INFORMATION

	Business Visa Platinum Credit	Business Visa Platinum Credit with Rewards
Annual Percentage Rate (APR) for purchases (including balance transfers) and cash advances	14.25% Variable+	16.25% Variable+
Other APRs	Past Due Payment APR: Late more than 30 days: 18.0% fixed on all balances.*	Past Due Payment APR: Late more than 30 days: 18.0% fixed on all balances.*
Variable rate information	The APR, other than the introductory APR and the past due payment APR, is equal to the Prime Rate ^Δ plus 6% for purchases and cash advances.	The APR, other than the introductory APR and the past due payment APR, is equal to the Prime Rate ^Δ plus 8% for purchases and cash advances.
Grace period for repayment of purchase balance	At least 25 days.	At least 25 days
Method of computing the balance for purchases	Current cycle average daily balance method (including new purchases)	Current cycle average daily balance method (including new purchases)
Annual Fee	None	\$50
Minimum Finance Charge	None	None
Transaction fee for cash advances	1.5% of cash advance amount	1.5% of cash advance amount
Late Fee: 5% of the payment amount then due or \$5, whichever is greater. Over Limit Charge: \$15 for each item presented over limit.		

†APR as of July 2006. You understand that the terms of your Card account, including the APRs, are subject to change. Any such changes will be made in accordance with the Business Card Cardholder Agreement referred to below.

*The Past Due Payment APR is effective with the next billing cycle after the billing cycle during which the Card account became 30 days past due. The standard APR will be restored after 6 (six) consecutive billing cycles of on-time minimum payments.

ΔThe Prime Rate is the highest prime rate published in the Wall Street Journal on the last business day of each month.

TERMS & CONDITIONS

Authorization: When you sign and return the form for this credit card offer from Deseret First Federal Credit Union ("DFFCU", "we" or "us"), you agree to the following:

1. You authorize us to obtain business and consumer credit bureau reports in connection with your request for a Business Visa Platinum Card and line of credit ("Card"). We will review your credit history to determine if you qualify for a Card account. If a Card account is approved, you authorize us to periodically obtain credit bureau reports in connection with increases and extensions of credit or the review or collection of your Card account. If you ask for such information in writing, we will tell you the name and address of each credit bureau from which we obtained a report about you.
2. If a Card account is approved, you will receive a Business Card Cardholder Agreement with your Card(s). By using the Card account or any Card, or authorizing their use, you agree to the terms of the Business Card Cardholder Agreement.
3. The terms of your Card Account, including the APRs, are subject to change. Any such changes will be made in accordance with the terms of the Business Card Cardholder Agreement.
4. You also certify that you have the authority to permit us to issue your Card containing the name of your Business.
5. **Individual and Business Liability:** You understand that, by signing this document, you agree to be personally responsible for the payment of all balances incurred on all Cards and accounts issued pursuant to this document now or whenever such additional Cards or accounts may be established in the future. If you indicated that you are acting as an officer of the Business with the ability to bind the Business to the obligations of this Agreement, then the Business is jointly liable for all balances on all accounts established in the name of the Business. You understand that if you leave the employment of the Business, you will continue to be personally responsible for the outstanding balances of the Card account until you notify us in writing to close the Card account and prevent further usage.
6. **Security Interest:** You understand that by signing this document, you agree, individually and collectively, to give DFFCU a security interest in all present and future shares you have, or have interest in, in any account with us, including your personal account(s) and the account(s) of the business. Under the Federal Credit Union Act, we have a statutory lien on your shares and other deposits. This means we may place a lien on (freeze) you present and future shares, share certificates and dividends to the extent of that portion of your card account that is in default. You are also giving a security interest in all present and future checking accounts you have with us. You authorize us to take that money and apply it to what you owe if you are in default. You are not giving a security interest in any shares or money in an IRA, SEP, KEOGH, or any other account which, if pledged, would result in the loss of special tax treatment under the Internal Revenue Code.
7. If your Card account is approved, you and all authorized cardholders will have access to 100% of the approved credit limit.
8. If your Card account is approved, you authorize charges to the Card account for overdraft transfers and other advances to checking accounts or other accounts of the Business with DFFCU.
9. By becoming a Business Visa Platinum cardholder, you agree that the Card is being used for business purposes and that the Card is being issued to a public or private company including a sole proprietor or employees or contractors of an organization.
10. If your business fails to maintain a share account, with at least a \$25 savings balance, we may terminate the Card and demand immediate repayment of the balance.
11. Business Visa Platinum services are available only to Business Visa Platinum cardholders. We reserve the right to change the benefit features associated with your Card at any time.



BUSINESS EXPRESS

LINE OF CREDIT

(ZIPP-LOC)

For Credit Union Use Only
 Main Account Number _____
 Visa Card Account Number _____
 Branch # _____ Employee # _____

Application for: (check one)
 Line of Credit and Visa Platinum Card Line of Credit Only Business Visa Platinum Only VISA Extra Awards Card Requested

Express Line of Credit Limit Requested: _____ (Multiples of \$5K, Maximum \$40K) **Today's Date** _____

I. GENERAL BUSINESS INFORMATION

(Please print in black ink, or type)

Borrower Name: _____ Email Address _____ Phone (____) _____

DBA Name (for proprietorships or entities with a DBA in addition to the name listed above) _____

Street Address _____ Borrower Tax Identification Number (SSN/EIN) _____

City _____ State _____ Zip _____ Mailing Address (if different) _____

Date of Organization _____ For Businesses less than 2 years:
 **Will there be outside income from another source? Yes No Explain: _____

Business Type (Check only one) Sole Proprietorship Partnership Corporation Limited Liability Company

Self Certification: By signing below each person certifies that they have collectively injected at least 10% in cash or asset to the start up business; the Average Gross Sales for this borrower and any affiliates* for the past 3 years is \$ _____,

This business has # _____ of employees, and is a (check one) Wholesale, Retail/Service, Construction, or Manufacturing business.

Check here if any borrower/principal has any outstanding SBA loans. _____

What is the primary nature (function) of this business? _____

I.a. Owner(s), General Partner(s), Managing Member(s), or Officer(s) (owners with 20% ownership or more in the Borrower must be listed.)

1) First Name _____ M.I. _____ Last Name _____ SSN _____ DOB ____/____/____ Phone (____) _____
 Residence Address _____ Title _____ Gross Annual Income \$ _____

City _____ State _____ Zip _____ Ownership percentage of this borrower ____% Years experience in this industry? ____ yrs.

First Name _____ M.I. _____ Last Name _____ SSN _____ DOB ____/____/____ Phone (____) _____

Residence Address _____ Title _____ Gross Annual Income \$ _____

City _____ State _____ Zip _____ Ownership percentage of this borrower ____% Years experience in this industry? ____ yrs.

2) First Name _____ M.I. _____ Last Name _____ SSN _____ DOB ____/____/____ Phone (____) _____
 Residence Address _____ Title _____ Gross Annual Income \$ _____

City _____ State _____ Zip _____ Ownership percentage of this borrower ____% Years experience in this industry? ____ yrs.

3) First Name _____ M.I. _____ Last Name _____ SSN _____ DOB ____/____/____ Phone (____) _____
 Residence Address _____ Title _____ Gross Annual Income \$ _____

City _____ State _____ Zip _____ Ownership percentage of this borrower ____% Years experience in this industry? ____ yrs.

II. AUTHORIZED SIGNATURES AND CERTIFICATION (all persons listed in I.a. must sign)

Each person signing below certifies that such person is at least eighteen (18) years of age, and is additionally an owner, shareholder, officer, director, member, manager, or partner of the Borrower with the authority to bind the Borrower to the terms of the Business Card Cardholder Agreement and/or any promissory notes or other similar documents. Each of such persons certifies that the information provided on this application is true and correct and authorizes Deseret First Federal Credit Union ("Lender") to obtain business and consumer credit bureau reports about the Borrower and such person in connection with increases and extensions of credit or the review or collection of the Borrower's credit line. If any of the persons signing below asks for such information in writing, Lender will provide the name and address of each credit bureau from which Lender obtained credit reports. Each of the persons signing below also authorizes Lender and Lender's subsidiary Member Business Lending, LLC to exchange information about such person and Borrower.

A separate disclosure has been provided with respect to Business Visa Platinum Cards issued by Lender. Each person signing below acknowledges reading such disclosure, including provisions relating to potential liability. Each such person also agrees that, in the event a Business Visa Platinum Card is approved, a card will be issued to each person signing below, as well as to each of the employees of Borrower listed below.

1) Signature (corresponds to person # 1) _____ Date _____

3) Signature (corresponds to person # 3) _____ Date _____

2) Signature (corresponds to person # 2) _____ Date _____

4) Signature (corresponds to person # 4) _____ Date _____

REQUEST FOR ADDITIONAL EMPLOYEE VISA CARDS (for Business Visa Platinum)

First Name	Middle Initial	Last Name	Social Security Number

† Borrower- name of the proprietor for sole proprietorships, or the name of the entity for Partnerships, LLCs and Corporations.

*An affiliate is a business where a principal of the borrower, or the borrower, owns 20% or more of another business.

**If outside income is provided by a spouse, the spouse may be required to sign the loan as a guarantor.

Teller Name: _____ TID: _____ Approval Limit: _____ BDO/PAR: _____