

/ Business VISA® Gold Application



Total Company Credit Line Requested
\$ _____
Member No. _____

Depending upon the total Company credit line requested, additional financial information may be requested. Application omissions may be grounds for denial.

Company Information

By signing this application, the Principal Applicant represents and warrants that s/he is authorized to and does execute this application on behalf of, and to obligate and obtain credit for, the Company described in this section, and/or under the name provided.

Name of Company		Organized as: <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> LLC <input type="checkbox"/> Other			
Address (No P.O. Boxes)		City, State, Zip			
Company Phone ()	Year Established	Nature of Business	Annual Sales \$	Tax ID Number	
Company name to appear on card(s) if different than above. (Please Print - Max. 22 characters) _____					
Financial Institution(s) used by company			Total Average Deposit Balances \$		
Total Average Loan Balances \$	Type of Loan Accounts <input type="checkbox"/> Term <input type="checkbox"/> Line-of-Credit <input type="checkbox"/> Real Estate		Type of Deposit Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market		

Business Owner Information Application must be signed by Principal Applicant whose information is shown below.

First Name	M.I.	Last Name	Credit Limit \$	Business Owner Title	Number of Years Owner
Home Address			City	State	Zip
Home Phone ()		Soc. Sec. No.		Annual Income \$	
Monthly Mortgage or Rental Amount \$	<input type="checkbox"/> Own Home <input type="checkbox"/> Rent <input type="checkbox"/> Other		Other Income (Annual)* \$	Type/Source (i.e. dividends, spouse, etc.)*	

* Unless you want it considered for purposes of repaying this obligation, you need not list income from spouse, child support or separate maintenance

Additional Card Member Information

Please provide us with the names of additional individuals to be issued cards. By signing this application, Cardholders agree to the terms of the disclosure.

First Name	M.I.	Last Name	First Name	M.I.	Last Name	First Name	M.I.	Last Name
Social Security Number	Credit Limit \$	Social Security Number	Credit Limit \$	Social Security Number	Credit Limit \$	Social Security Number	Credit Limit \$	Social Security Number
Signature (X) _____		Signature (X) _____		Signature (X) _____				

The Business Owner certifies that the information contained in this application is true and correct to his/her knowledge. Business Owner also certifies that s/he has the authority to bind the Business to the terms of this application. Business Owner and all other applicants (employees) authorize Landmark Credit Union (Issuer) to obtain consumer credit reports for purposes of assessing credit worthiness in connection with this application, and agree that, as long as the Account is open, Issuer may obtain additional credit reports about the applicants from time to time. Business Owner, by his/her signature, agrees to the terms and conditions as outlined in the attached Disclosure. Issuer reserves the right to consider the Business Owner for a lower line-of-credit than the one requested. Issuer may, at his/her option, cancel this application if this application contains any false or misleading information. **Landmark membership required.**

(X) _____
Signature - Business Owner _____ **Date** _____

Detach here and bring or mail to any Landmark Credit Union office. Please detach and retain this information for your records.

Disclosure: Business VISA Gold

Annual Percentage Rate (APR) for purchases or cash advances	9.9% when the average balance is \$5,000 or more. 12.84% when the average balance is below \$5,000.
Other APRs	18.0% Default Rate is effective starting with the billing date following default. 18.0% APR will remain until account has been paid on time for 3 consecutive billing periods.
Grace period for purchases (No grace period for cash advances.)	27 days from the billing date provided you have paid your balance in full by the due date.
Balance calculation method for purchases or cash advances	Average Daily Balance (Including New Purchases)
Annual Fee	None
Cash Advance Fees	\$2 or 2% of the amount of the cash advance up to a maximum of \$5 per cash advance.
Min. Finance Charge	\$.50
Over-credit-limit fee	\$15
Late payment fee	\$20
Foreign Transaction Fee	1% of Transaction Amount

CREDIT APPLICATION PROVISIONS

/ BUSINESS PURPOSE PROVISION

The Business Owner/Business represents to Landmark that the sole use of the Landmark Business Credit Card will be for business purposes and not for personal, family or household purposes regardless if used by the Business, any Business Owner(s) or any Business Employee. The term Business Owner means any person that holds any ownership interest in the Business. The term Business Employee means any employee of the Business including any Business Owner.

/ BUSINESS EMPLOYEE CARDS PROVISION

If the Business is approved for a Landmark Business Credit Card, Landmark may, in its sole discretion, upon written request from the Business, issue additional Landmark Business Credit Cards for the account of the Business to those Business Employees specified by the Business.

/ LIABILITY PROVISION FOR AUTHORIZED USE

The Business and the Business Owner(s) personally shall be jointly and severally liable for all charges to the account of the Business incurred under any Landmark Business Credit Card regardless of whether such charges were made by the Business, any Business Owner(s) or any Business Employee. In addition, each Business Employee, who is not a Business Owner, shall be personally liable for only those charges to the account of the Business incurred under the Landmark Business Credit Card made by such Business Employee..

/ LIABILITY PROVISION FOR UNAUTHORIZED USE

If less than ten Landmark Business Credit Cards are issued for use by employees of a Business, the Business and each Business Employee shall be personally liable for the lesser of \$50.00 or the actual amount of the charges incurred due to the Unauthorized Use of such Business Employee's Landmark Business Credit Card prior to notifying Landmark of its loss, theft or possible Unauthorized Use. "Unauthorized Use" means use of the Landmark Business Credit Card by a person, other than the Business, Business Owner(s) or Business Employee(s) to whom the Landmark Business Credit Card was issued, who does not have actual, implied, or apparent authority for such use, and from which the Business receives no benefit. Landmark may be notified about loss, theft or possible Unauthorized Use of the Landmark Credit Card by telephone or in writing at the phone number or address below.

Card cost information described in this application is accurate as of October, 2010 and may have changed after that date. To find out any changes, call (262) 796-4500, ext. 6609 or write: [Landmark Credit Union](#), Credit Card Dept., Box 510870, New Berlin, WI 53151-0870.