

# Business VISA® Gold Application

Member No. \_\_\_\_\_  
 Total Credit Requested\* \$ \_\_\_\_\_  
 \* Individual credit limits must equal this amount

Depending on the total credit amount requested, additional financial information may be required. Omissions of information may be grounds for denial.

Information About Business				
Name of Business		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		
Business Phone ( )	Year Established	Nature of Business	Annual Sales \$	Tax ID Number
Name to appear on card(s) if different than above. (Please Print - Max. 22 characters) _____				
Financial Institution(s) used by Business			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	

Information About Business Owner who will be signing Application				
First Name	M.I.	Last Name	Individual Credit Limit \$	Business Owner Title
Home Address		City	State	Zip
Home Phone ( )	Social Security Number		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				

Information About Additional Cardholders, if any					
Must be signed by each Additional Cardholder					
First Name	M.I.	Last Name	First Name	M.I.	Last Name
Social Security Number	Individual Credit Limit \$		Social Security Number	Individual Credit Limit \$	
Signature (X) _____		Signature (X) _____		Signature (X) _____	

The Business Owner certifies that s/he is authorized to apply for credit on behalf of the Business and that the information contained in this Application is true and correct. By signing this Application, Business Owner and each Additional Cardholder authorizes Landmark Credit Union 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, Landmark may obtain additional credit reports from time to time. Business Owner and each Additional Cardholder has reviewed and agrees to the terms and conditions as outlined in the attached Disclosure. Landmark reserves the right to consider the Business Owner for a lower credit limit than the one requested. Landmark may, at its option, cancel this Application if it is found to contain 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.

Disclosure: Business VISA Gold	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.99% - 17.99%</b> based on your creditworthiness. This APR will vary with the market based upon the Prime Rate.
<b>APR for Cash Advances</b>	<b>24.99%</b> based on your creditworthiness. Maximum cash advance is 50% of credit limit. This APR will vary with the market based upon the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>23.99%</b> This APR may be applied to your account if a minimum payment or portion thereof is past due by more than 60 days. <b>How long will the Penalty APR apply?</b> If your APRs are increased for the reason set forth here, the Penalty APR will apply until you make three consecutive minimum payments on time.
<b>How to avoid Paying Interest on Purchases</b>	Your due date is at least 27 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 on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</b> .
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li><b>Cash Advance</b> Greater of <b>\$10.00</b> or <b>3%</b> of the cash advance amount</li> <li><b>Foreign Transaction</b> <b>1%</b> of the amount of the transaction</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li><b>Late Payment</b> Up to <b>\$25</b></li> <li><b>Over the Credit Limit</b> <b>None</b></li> <li><b>Returned Payment</b> Up to <b>\$30.00</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Card cost information described in this application is accurate as of July 2017 and may have changed after that date. To find out changes or to apply: call (262) 796-4500, x6609, go online at [landmarkcu.com](http://landmarkcu.com) or write: Landmark Credit Union, Credit Card Dept., P.O. Box 510870, New Berlin, WI 53151-0870.

## Business VISA with Rewards

Use your Landmark Business Card, with the added security of Chip Technology, for all your purchases and watch the rewards roll in!

### Earn 1.5 points for every dollar in purchases.

Points may be redeemed for gift cards from over 50 merchants, merchandise from a robust catalog with thousands of items and exciting travel!

Learn more at [landmarkcu.com/rewards](http://landmarkcu.com/rewards).

## Credit Application Provisions

**Business Purpose Provision** - The 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 Owner or any Employee. The term "Owner" means any person that holds any ownership interest in the Business. The term "Employee" means any employee of the Business including any 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 Business account to those Employees (Additional Cardholders) specified by the Business.

**Liability Provision For Authorized Use** - The Business and the Owner(s) personally shall be jointly and severally liable for all charges incurred under any Landmark Business Credit Card regardless of whether such charges were made by the Business, any Owner or any Employee. Each Employee, who is not an Owner, shall be personally liable for only those charges to the Landmark Business Credit Card made by such Employee.

**Liability Provision For Unauthorized Use** - If less than ten Landmark Business Credit Cards are issued for use by Employees, the Business and each Employee who was issued a Business credit card, 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 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, Owner or Employee 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, at (262) 796-4500, ext. 6609 or in writing at [Landmark Credit Union](http://Landmark Credit Union), Credit Card Dept, Box 510870, New Berlin, WI 53151-0870.

## Business VISA<sup>®</sup> with Rewards



**Earn Rewards**  
Travel, Gift Cards, and more!



**Administration**  
5445 S. Westridge Dr.  
New Berlin, WI 53151-0870

Milwaukee Metro (262) 796-4500  
Madison (608) 251-0621  
Beaver Dam (920) 887-7783  
Toll Free (800) 871-2110

[landmarkcu.com](http://landmarkcu.com)

Visit [landmarkcu.com/locations](http://landmarkcu.com/locations)  
to find a branch near you.

Find CO-OP Shared Branches at [co-opsharedbranch.org](http://co-opsharedbranch.org)



1.5M  
Effective 7/1/17

Federally insured  
by NCUA.

