

# 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 \$	Credit Limit \$						
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** \_\_\_\_\_

# Business VISA Gold

<b>Annual Percentage Rate (APR) for purchases or cash advances</b>	<b>9.9%</b> when the average balance is \$5,000 or more. <b>12.84%</b> when the average balance is below \$5,000.
<b>Other APRs</b>	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.
<b>Grace period for purchases (No grace period for cash advances.)</b>	<b>25 days</b> from the billing date provided you have paid your balance in full by the due date.
<b>Balance calculation method for purchases or cash advances</b>	Average Daily Balance (Including New Purchases)
<b>Annual Fee</b>	<b>None</b>
<b>Cash Advance Fees</b>	\$2 or 2% of the amount of the cash advance up to a maximum of \$5 per cash advance.
<b>Min. Finance Charge</b>	\$ .50
<b>Over-credit-limit fee</b>	\$15
<b>Late payment fee</b>	\$20
<b>International Service Assessment Fee</b>	1% of Transaction Amount

Information about card costs described in this application is accurate as of April, 2006 and may have changed after that date. To find out any changes, call (262) 796-4500, or write: **Landmark Credit Union**, Credit Card Dept., Box 14308, West Milwaukee, WI 53214-0308.

## 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. Except if the Business Employee is also a Business Owner, in which case the prior sentence shall apply, each Business Employee 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

As long as less than 10 Landmark Business Credit Cards are issued for use by the employees of the Business, then the Business and each Business Employee shall be personally liable up to 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 notification to Landmark of the loss, theft or possible Unauthorized Use of the Landmark Business Credit Card. The term Unauthorized Use means use of the Landmark Business Credit Card by a person, other than the Business or the Business Owner(s) or Business Employee(s) to whom a 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. Notice of loss, theft or possible Unauthorized Use of the Landmark Credit Card may be given by telephone or in writing to Landmark. See phone and address at left.

Use this handy self-mailer or your envelope, detach here and bring or mail to any Landmark Credit Union office. Please detach and retain this information for your records.

*A credit card designed with your business needs in mind.*

**The details of the card are:**

- **9.9%** Annual Percentage Rate when the Average Daily Balance is \$5,000 or more.
- **12.84%** Annual Percentage Rate when the Average Daily Balance is less than \$5,000.
- **25-Day Grace Period**
- **No Annual Fee**

**/ WHEN YOU USE YOUR BUSINESS VISA GOLD YOU ALSO RECEIVE:**

- **Free \$500,000 Travel Life and Dismemberment Insurance** on common-carrier tickets with your Business VISA Gold.
- **Auto Rental Insurance** - Save up to \$14 a day on most car rental collision coverage.
- **Travel & Emergency Assistance** includes medical or legal referral, emergency cash or card replacement and travel assistance.

**This handy Line-of-Credit is easy to use and you can access your account online at [landmarkCU.com](http://landmarkCU.com)!**



**/ BUSINESS DEPOSIT SOLUTIONS**

In addition to low or no fees, we pay interest on all business checking accounts. We encourage you to take advantage of our FREE account analysis comparison.

- Free Business Checking
- Business 600 Checking
- Commercial Checking
- Community Checking
- Business Money Market
- Business Savings
- Certificates



**/ BUSINESS LOAN SOLUTIONS**

We offer consistent aggressive pricing. Our local decision-making offers you tailored solutions, quickly and efficiently.

- Real Estate
  - Owner or Non-owner occupied
- Construction Loans
- Business Vehicle and Equipment Loans
- Small Business Administration (SBA) Guaranteed Lending
- Lines-of-Credit

**/ ADDITIONAL BUSINESS SOLUTIONS**

- Internet Banking, Bill Payment
- 24-hour phone access
- Direct Deposit/ACH
- Merchant Services
- Employee Benefits (401k, IRAs, SEPs)
- Insurance and Investments

For more information, call (262) 796-4500, outside Milwaukee Metro at (800) 871-2110 or visit our website at [LandmarkCU.com](http://LandmarkCU.com)!



Please place postage here

Landmark Credit Union  
Credit Card Department  
Box 14308  
West Milwaukee, WI 53214-0308

*Low Rates  
No Annual Fee  
25-Day Grace Period  
Online Access*

 **LANDMARK CREDIT UNION**  
You're worth more here.