

# VISA® BUSINESS CREDIT CARD APPLICATION

Elan Location Code (Required):

**✓ PLEASE CHOOSE ONE FROM THE FOLLOWING 3 OPTIONS:**

- Visa Business Bonus Rewards** (USBV SC 07515 PC 8589)
- Visa Business Bonus Rewards PLUS** (USBV SC 07511 PC 8583)
- Visa Business Platinum (Non Rewards)** (USBV SC 07467 PC 9752)

Note: If no selection is made, or if more than one product is selected, we will process your application for a Visa Business Bonus Rewards Card.  
**SEE SUMMARY OF ACCOUNT TERMS ON THE LAST PAGE FOR RATES, FEES AND OTHER COST INFORMATION.**

## BUSINESS INFORMATION

Business Name  Business Tax ID

Business Name to Appear on Card(s) (21 Characters Maximum)

Business Address (Required)

City  State  Zip

# of Years at this Location (Yrs/Mos)  /  Year Business Started  Business Phone Number (  )  -  Gross Annual Sales:  \$1 million or less  Greater than \$1 million

Type of Organization:  Sole Proprietorship  Partnership  Nonprofit  Corporation  Other  Number of Employees:  Cash Access on Business Owner Card?  Yes  No

Industry Type:  Retail  Construction  Finance/Real Estate  Insurance  Manufacturing  Professional Services  Other

Please check your financial relationships with this Institution:

Checking \$   Savings/Money Market \$   CD/Investment \$   Mortgage/Home Equity

Auto Loans  None Please provide the length of time, in years, that you have had a financial relationship with this Institution (if applicable):  Years

## BUSINESS OWNER/APPLICANT INFORMATION

Business Owner Type (Check One):  President/Chairman  Owner/Proprietor  Vice President  Treasurer  Partner  Other

Name of Business Owner (First, Middle, Last)  Suffix  E-mail Address<sup>1</sup> (Optional)

Home Address (Required - No P.O. Boxes Allowed)

City  State  Zip  Date of Birth  /  /

Personal Social Security Number  -  -  Home Phone Number (  )  -  Cell Phone Number (Optional) (  )  -

**Annual Income<sup>2</sup>**  
 \$

<sup>2</sup> Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.

<sup>1</sup> By providing your email address, you will receive promotions and special offers.

## INDIVIDUAL EMPLOYEE INFORMATION (Photocopy the application for additional employees.)

Name of Employee (First, Middle, Last) <input type="text"/>	Suffix <input type="text"/>	Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/>	Soc. Sec. # <input type="text"/> - <input type="text"/> - <input type="text"/>
Home Phone Number ( <input type="text"/> ) <input type="text"/> - <input type="text"/>	Average Monthly Spend: \$ <input type="text"/>	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Name of Employee (First, Middle, Last) <input type="text"/>	Suffix <input type="text"/>	Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/>	Soc. Sec. # <input type="text"/> - <input type="text"/> - <input type="text"/>
Home Phone Number ( <input type="text"/> ) <input type="text"/> - <input type="text"/>	Average Monthly Spend: \$ <input type="text"/>	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Name of Employee (First, Middle, Last) <input type="text"/>	Suffix <input type="text"/>	Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/>	Soc. Sec. # <input type="text"/> - <input type="text"/> - <input type="text"/>
Home Phone Number ( <input type="text"/> ) <input type="text"/> - <input type="text"/>	Average Monthly Spend: \$ <input type="text"/>	Cash Access? <input type="checkbox"/> Yes <input type="checkbox"/> No	

By signing below, you certify that you read and understood the Important Terms and Application Agreement on Page 2 and you agree to the terms of this application.

**SIGN HERE**

**X**  
 Signature of Business Owner/Applicant

Date

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

#### Summary Of Visa Account Terms

Interest Rates and Interest Charges	Business Bonus Rewards	Business Bonus Rewards PLUS	Business Platinum
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for 6 billing cycles. After that, your APR will be <b>11.99% - 22.99%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.		<b>0.00%</b> Introductory APR for 12 billing cycles. After that, your APR will be <b>9.99% - 20.99%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for 6 billing cycles. After that, your APR will be <b>11.99% - 22.99%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.		<b>0.00%</b> Introductory APR for 12 billing cycles. After that, your APR will be <b>9.99% - 20.99%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>23.99%</b> This APR will vary with the market based on the Prime Rate.		
<b>Penalty APR and When It Applies</b>	<b>28.99%</b> This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if you: 1) Make payments 5 calendar days late twice or 30 calendar days late once 2) Make a payment that is returned; or 3) If you exceed your Credit Limit 2 times in 12 consecutive months <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make 6 consecutive minimum payments when due and do not exceed your Credit Limit during that time period.		
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is 24-30 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.		
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.00.		
<b>Fees</b>			
<b>Annual Fees</b>	<b>None</b>	<b>\$50.00</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer • Convenience Check Cash Advance • Cash Advance • Cash Equivalent Advance • Overdraft Protection† • Foreign Transaction	Either <b>3%</b> of the amount of each transfer or <b>\$5</b> minimum, whichever is greater Either <b>3%</b> of the amount of each advance or <b>\$5</b> minimum, whichever is greater Either <b>4%</b> of the amount of each advance or <b>\$10</b> minimum, whichever is greater Either <b>4%</b> of the amount of each advance or <b>\$20</b> minimum, whichever is greater <b>\$10</b> per occurrence <b>2%</b> of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. <b>3%</b> of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency.		
<b>Penalty Fees</b> • Late Payment  • Returned Payment • Overlimit	<b>\$19</b> on balances up to \$100 <b>\$29</b> on balances from \$100 up to \$250 <b>\$39</b> on balances of \$250 or more <b>\$35</b> <b>\$39</b>		

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Contact For Updates:** The information about the costs of the card described in this application is accurate as of February, 2015. This information may have changed after that date. To find out what may have changed, call us at 1-866-552-8855 or write us at P.O. Box 6353, Fargo, ND 58125-6353.

**Loss of Introductory APR:** We may end your introductory APR and apply the standard APR or Penalty APR if you make a late payment, make a payment that is returned, or your account exceeds its Credit Limit.

**Right to Change Terms:** We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

**How We Apply Your Payments:** We apply payments to balances with lower APRs, including introductory APRs, before balances with higher APRs.

†Not all products offer overdraft protection.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Rewards Program Rules:** From the date you open your Account until your Account is closed, you will receive 1 Reward Point ("Point") for each dollar of Net Purchases charged

to your Bonus Rewards or Bonus Rewards PLUS Card Account during each billing cycle that the Account is open and current (not past due or overlimit) on the closing date for the billing cycle. During each monthly billing cycle for a Bonus Rewards Card Account you will also earn additional Points ("Bonus Points") equal to 25% of the total Points earned on Net Purchases charged to your account during that billing cycle, making a total of 1.25 points. For a Bonus Rewards PLUS Card Account you will earn additional Points equal to 50% of the total Points earned on Net Purchases charged to your account during that billing cycle, for a total of 1.50 points. For both Bonus Rewards and Bonus Rewards PLUS Accounts the number of Points that may accumulate in any monthly billing cycle for your Account is unlimited. "Net Purchases" for a statement period are determined by totaling all new Purchases charged to the Account during the billing cycle, then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments. Points will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Points will be earned and redeemed at the company level unless requested to earn at the individual level after Account booking. Cardmembers can redeem points for round-trip airfare beginning at 25,000 points in addition to Cash Back, Gift Certificates, Name Brand Merchandise Rewards and more. Points expire five years from the end of the quarter in which they are earned. Complete terms and conditions for the Rewards Program will be provided to cardmembers. Rewards are administered by a third party. The creditor and issuer of these credit cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.