

# Meridian Trust FCU Business VISA Credit Card Application

A table that includes required credit card disclosures is provided with this application.

ACCT NO. \_\_\_\_\_ DESIRED CREDIT  
LIMIT \$ \_\_\_\_\_

**Note:** This application for a Visa credit card does not guarantee an offer of credit. Visa credit cards offered by Meridian Trust FCU are for qualified members only. Creditworthiness does apply. The information about the cards described in this application is accurate as of November 1, 2016 and may change after that date.

MEMBER INFORMATION	
NAME OF BUSINESS	PHONE NUMBER (Daytime) ( )
EMAIL ADDRESS*	
Please provide financials for the last two years for loan consideration.	
PRIMARY CARDHOLDER	
NAME (Last - First - Initial)	
TITLE	
EMAIL ADDRESS*	
BUSINESS PHONE ( )	HOME PHONE ( )

\*Email address is required for eStatements.

\*\* Authorized VISA cardholders are authorized users only and not responsible for the debt, payments or balance on the Meridian Trust VISA account. Each cardholder will have a separate VISA card number assigned to the business entity. Financial liability is the responsibility of the business entity and the owners' guaranty. The business entity or owners have the responsibility of closing cards assigned to authorized users when/if authorization is cancelled.

ADDITIONAL AUTHORIZED CARDHOLDERS
ISSUE CARDS IN BUSINESS NAME AND INDIVIDUAL** (SUBMIT SEPARATE PAGE FOR MORE THAN 3 CARDHOLDERS)
CARDHOLDER #1 Individual Name:
Business Name:
CARDHOLDER #1 Social Security Number:
CARDHOLDER #1 Birthdate:
CARDHOLDER #2 Individual Name:
Business Name:
CARDHOLDER #2 Social Security Number:
CARDHOLDER #2 Birthdate:
CARDHOLDER #3 Individual Name:
Business Name:
CARDHOLDER #3 Social Security Number:
CARDHOLDER #3 Birthdate:

## SIGNATURES

This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (We) also authorize the Credit Union to verify or obtain further information the Credit Union may deem necessary concerning my (our) credit standing. If this application is approved and a card(s) is (are) issued, the signed applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the applicant(s) will be bound by the terms and conditions of the VISA Credit Card Agreement, card disclosures and any and all amendments or addendum thereto.

I (We) agree to pay the Credit Union all reasonable costs the Credit Union incurs to collect debts incurred under my (our) agreement with the Credit Union, or realize on any security, including reasonable attorney's fees, court costs, and collection agency fees to the extent allowed by applicable laws or regulations. I (We) understand that a contingent or hourly fee arrangement may be established under an agreement entered into by the Credit Union with an attorney and/or collection agency to collect debts incurred under my (our) agreement if it is in default, and I(we) hereby agree that any such fee arrangements are reasonable.

I (We) understand that this card may not be used for illegal transactions. If this card is used for illegal transactions, this card will be terminated and the member will reimburse the Credit Union for any losses incurred as a result of the illegal transactions.

If I (we) should default on this account, as a condition of issuance, by signing below I (we) pledge to the Credit Union and grant a security interest in all my (our) share holdings with Meridian Trust Federal Credit Union, including paid shares and future payment on shares, to secure this credit card account with the Credit Union.

I (We) authorize Meridian Trust Federal Credit Union to apply these share holdings to pay any amounts due on the account or under this agreement.

X \_\_\_\_\_ DATE  
PRIMARY MEMBER SIGNATURE

X \_\_\_\_\_ DATE  
JOINT APPLICANT SIGNATURE

FOR CREDIT UNION USE ONLY			
Referred by	_____		
\$ _____	_____	<input type="checkbox"/>	Authorization for Borrowing
Credit Limit	Date	<input type="checkbox"/>	Guaranty on file
Approved by	_____	<input type="checkbox"/>	Financials on file with
			Meridian Trust FCU

## INTEREST RATES AND INTEREST CHARGES

Rate shown below effective as of November 1, 2016 and subject to change without notice. Please visit our website at [MyMeridianTrust.com](http://MyMeridianTrust.com) for current rate information or call us at 1.800.726.5644.

Annual Percentage Rate (APR)*	Business Visa <b>12.90%</b>
Penalty APR	None
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

\* APR= Annual Percentage Rate. Rate shown effective November 1, 2016 and subject to change without notice. Age 18 or older, membership and credit qualification required.

## Fees

### Transaction Fees

- Foreign Transaction Fee **1.00%** of each transaction in U.S. dollars

### Penalty Fees

- Late Payment Fee **\$25.00** if you are 10 or more days late
- Returned Payment Fee **\$25.00**

**How We Calculate Your Payment.** The total outstanding balance on your card may be composed of purchases (both new and existing), cash advances and interest accrued. The payment on your card is either a minimum of \$25.00 or 2.5% of the total balance you owe.

### Effective Date.

The information about the costs of the card described in this application is accurate as of November 1, 2016. This information may have changed after that date. To find out what may have changed, contact Meridian Trust Federal Credit Union.

### Other Disclosures

Late Payment Fee	<b>\$25.00</b> if you are 10 or more days late
Returned Payment Fee	<b>25.00</b>
Statement Copy Fee	<b>3.00</b> per page
Document/Check Copy Fee	<b>3.00</b> per page
PIN Replacement Fee	<b>None</b>
Card Replacement Fee	<b>10.00</b>
Card 3-5 Day Rush Fee	<b>45.00</b>
PIN 3 Day Rush Fee	<b>45.00</b>

**Meridian Trust charges no annual fee, no balance transfer fee, no cash advance fee, and no over-the-limit fee.**

