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AMERICU CREDIT UNION  
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ROME NY 13440-9974

**Your success is our business.**

AmeriCU Business Services are designed to help small to mid size businesses like yours succeed. Contact us today to sit down with an experienced, dedicated member of our AmeriCU Business Team to plan a strategic approach to your business success.

**Business Deposit Accounts.** Business Freedom Checking, Business Value Checking, Business Premier Checking, Business Tiered Money Market Account and Business CDs.

**Business Loan Solutions.** Secured and Unsecured Lines of Credit, Overdraft Lines of Credit, Equipment Loans, Vehicle Loans, and Commercial Real Estate Loans (owner and non owner occupied).

**VISA® Business Credit Card.** Turn your everyday business purchases into rewards.

**VISA® Business Debit Card.** The perfect replacement for checks and cash to help you put your business on the fast track.

**Specialized Business Services.** Merchant Processing Services, Online Account Access, FREE Online Bill Payments, and more.

**Contact Us**  
Insurance & Investment Services

**Member Call Center**  
1.800.388.2000 / 315.356.3000  
support@americu.org  
FAX 315.356.3350

**AmeriCU Services, LLC**  
1.800.352.9699  
services@americu.org  
**AmeriCU Capital Management, LLC**  
1.800.352.9699  
retirement@americu.org

Membership is open to anyone who lives, works, worships or attends school in Central and Northern New York. Eligibility requirements apply.



\*AmeriCU Services, LLC and AmeriCU Capital Management, LLC are wholly owned subsidiaries of AmeriCU Credit Union. AmeriCU Capital Management, LLC is registered as an investment advisor. Registration as an investment advisor should not be viewed as an endorsement of the firm by securities regulators nor does it indicate that the advisor has attained a particular level of skill or ability. All investment strategies have the potential for profit or loss and past performance is not a guarantee of future results. There can be no assurance that any specific investment will either be suitable or profitable for a client's portfolio. Equal Housing Lender. Membership Restrictions apply. Federally insured by NCUA.

AMERICU  
VISA® BUSINESS  
CREDIT CARD



AmeriCU offers you the power of rewards for your everyday business purchases. Combine that with a low interest rate, no annual fee, and the convenience you expect from the world's premier credit card provider, and you have the AmeriCU VISA® Business Credit Card.

### AmeriCU VISA® Business Credit Card Benefits

There are no application fees, no annual fees, and no maintenance fees. Plus, all of these additional benefits:

- High credit lines – up to \$50,000.
- Automatic auto rental insurance.
- Automatic travel accident insurance up to \$1,000,000.
- Business Rewards Program & VISA® SavingsEdge.
- Issue up to one card per employee per account at no charge.
- Set cash withdrawal and purchase limits for each card.
- Get cash advances from millions of ATMs displaying the VISA® logo and at any participating financial institution.
- 24-hour online account access – check your balance, transaction history, and available credit.
- Dedicated Credit Card Services Hotline: a team of service representatives to assist you, 24/7.

### Automatic Discounts With VISA® SavingsEdge

VISA® SavingsEdge saves your business money, the hassle-free way – at many participating merchants. It's easy and free to join. Simply visit [www.VisaSavingsEdge.com](http://www.VisaSavingsEdge.com) to enroll your AmeriCU VISA® Business Credit Card.

### Credit Card Rewards Program

Earn reward points each time you use your AmeriCU Visa® Business Credit Card for purchases or balance transfers. Redeem points for name brand merchandise, travel discounts and much more. Visit [www.CURewards.com](http://www.CURewards.com) for more information.

### Enjoy The Freedom Of Payment Flexibility – Including Auto Pay

We make it easy to make payments on your AmeriCU VISA® Business Credit Card. You can pay by mail, online, or at any AmeriCU location. We also offer Auto Pay, the easy, no-worry way to make sure your bill is paid on time.

### Apply Today

Complete and return the attached application by mail or drop it off at your local AmeriCU Credit Union location.

# CREDIT CARD APPLICATION

Member Account # \_\_\_\_\_ Business Credit Limit Requested \_\_\_\_\_ Number of Cards \_\_\_\_\_  
 Business Legal Name \_\_\_\_\_ Business Name to appear on card(s) \_\_\_\_\_  
 Business Physical Address (no PO boxes) Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Tax ID Number \_\_\_\_\_ Date Business established (mm/yyyy) \_\_\_\_\_ Business Structure:  Sole Proprietorship  Partnership  LLP  Corporation  LLC  
 Description of Business Activities (What industry is the business in?) \_\_\_\_\_  
 Business Gross Annual Sales Last Fiscal Year (whole dollars) \_\_\_\_\_ Business Net Profit Last Fiscal Year (whole dollars) \_\_\_\_\_ Number of Employees \_\_\_\_\_

## CONTACT INFORMATION

Contact First Name \_\_\_\_\_ Contact Last Name \_\_\_\_\_ Contact Title \_\_\_\_\_ Contact Phone \_\_\_\_\_ Extension \_\_\_\_\_  
 Billing Options:  Company/Owner  Individual  
**Company/Owner Billing:** A summary statement is sent to the business and the business is responsible for making one monthly payment for all cardholder accounts.  
**Individual Billing:** A separate statement is sent to each cardholder. Payment is sent by, or on behalf of each cardholder.

## PRINCIPAL/OWNER/GUARANTOR INFORMATION

All owners of 20% or more must complete this section and guarantee this credit. Please list majority owner first. (If more guarantors/owners are required, attach a separate page.)  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Years as Current Owner \_\_\_\_\_ Percentage of Ownership \_\_\_\_\_ SS # \_\_\_\_\_ DOB (mm/dd/yyyy) \_\_\_\_\_  
 Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Personal Gross Annual Income (whole dollars) \_\_\_\_\_ Source of Personal Income \_\_\_\_\_  
 All principals/owners/guarantors will automatically receive a card upon approval. For security purposes, please provide: Mother's Maiden Name \_\_\_\_\_  
 Alimony, child support, and separate maintenance income need not be revealed if you do not want it considered as a basis for repaying this obligation.

## EMPLOYEES REQUESTING CARDS (One card per employee) If more employee cards are required, attach a separate page.

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Percentage of Credit Limit Request \_\_\_\_\_  
 Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Employee Title \_\_\_\_\_ Employee Telephone # \_\_\_\_\_ Employee DOB (mm/dd/yyyy) \_\_\_\_\_  
 Employee SS # \_\_\_\_\_ Employee Mother's Maiden Name \_\_\_\_\_ ATM Access  Yes  No  
 First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Percentage of Credit Limit Request \_\_\_\_\_  
 Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Employee Title \_\_\_\_\_ Employee Telephone # \_\_\_\_\_ Employee DOB (mm/dd/yyyy) \_\_\_\_\_  
 Employee SS # \_\_\_\_\_ Employee Mother's Maiden Name \_\_\_\_\_ ATM Access  Yes  No

## AUTHORIZING OFFICER\* (Signing individually and on behalf of the Business)

Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

\* Authorizing Officer must be a president, vice president, treasurer, general manager (if a corporation), general partner (if a partnership or LLP), member (if an LLC) or owner (sole proprietor).

**AGREEMENT** The Business named above and the undersigned Authorizing Officer request that AmeriCU Credit Union establish a VISA® Business Credit Card account and related sub accounts in the name of the Business (the "Account") and issue VISA® Business Card(s) to employees of the Business as indicated in this application. This application is subject to credit approval by AmeriCU Credit Union. AmeriCU Credit Union VISA® Business Card Master Agreement (the "Agreement") will govern the Account. A copy of the Agreement will be provided to the Business before or at the time the cards are issued. We will also send you the terms of the VISA® Benefits Package, which state the limitations and details of the VISA® services and features described in this application. By retaining, using or allowing use of the Account, the Business will agree to the terms and conditions of the Agreement. If Business Billing is chosen, the cards and monthly statements will be sent directly to the respective cardholders at the addresses shown above, and not to the Business. The undersigned certifies he/she is authorized to make and execute this application on behalf of the Business and that all information in, and provided in connection with, this application is complete, true, and correct. The undersigned and the Business authorize AmeriCU Credit Union to investigate, obtain, and exchange reports and information, including information from the Internal Revenue Service, regarding the creditworthiness of the Authorizing Officer and the Business and, if this application is approved, to update that information from time to time. AmeriCU Credit Union requires that one or more principals of the Business guarantee the obligations of the Business. The Account is offered from AmeriCU, and the Agreement is made in New York. AmeriCU Credit Union will make all credit decisions and extend all credit from, and accept payments in, New York. The undersigned and the Business certify that the Account shall be used solely for business or commercial purposes.

To mail after completing your application, tear along perforation, fold and seal with tape securely.