



Business Credit Card Application Individual

Member #: _____

BY SUBMITTING THIS APPLICATION: The individual(s) ("Borrowers, whether one or more") signing below acknowledge and agree to all the Terms and Conditions set forth in this application and sent to Borrowers upon card issuance. Borrowers also certify that Borrowers have the authority to make this application for the business listed and all information and documents submitted are verifiable and accurate. Borrowers understand that the creditor may ask for additional identifying documents from Borrowers and the business to assist with credit decisions and cooperate with the US Patriot Act. Borrowers authorize Westby Co-op Credit Union ("WCCU") to obtain Borrowers' personal credit report and to provide credit information to credit bureaus about Borrowers, if applicable, in WCCU's sole discretion. In the event the loan is approved and the requested funds are advanced, if Borrowers are ever in default, and after expiration of any right to cure Borrowers' default (should such right exist), WCCU has and retains the right to apply the shares, and/or deposits of Borrowers toward what Borrowers owe.

Business Name: _____ **Tax ID #:** _____

How do you want the name of your business to appear on the card(s): _____
(Maximum 21 Characters including spaces. No special characters or dashes.)

Date Business Established: _____ **Business Ph. #:** _____ **Number of Employees:** _____

Full Business Street Address (No P.O. Boxes): _____

Nature of Business: _____

Annual Gross Revenue: _____ **Average Business Checking Acct. Balance:** _____

Total Debts: _____ **Total Monthly Debt Obligation:** _____

Account Type: **Individual Billing** *(Each card will receive a separate statement and each person will have a separate limit applied to transactions.)*

- If Individual Billing, set each card's limit in the "Indv. Limit" line below.

Company Billing *(All transactions will be on one statement (not itemized by card) and all cards will share a company limit applied to transactions.)*

- If Company Billing, set company limit here : \$ _____

(1) Borrower's Full Name: _____ **Indv. Limit:** \$ _____

SSN/Tax ID #: _____ **Date of Birth:** _____ *(Fill in Individual Limit only if using Individual Billing)*

Title: _____ **Ph. #:** _____

Authorized Users/Cards: *(Please leave spaces blank if no additional cards are requested.)* Borrower may request a card be issued on Borrower's Business Credit Card Account to an Authorized User. Borrower agrees to be solely responsible for all transactions the Authorized Users make on Borrower's Account.

(2) Authorized User Full Name: _____ **Indv. Limit:** \$ _____

SSN/Tax ID #: _____ **Date of Birth:** _____ *(Fill in Individual Limit only if using Individual Billing)*

Title: _____ **Ph. #:** _____

(3) Authorized User Full Name: _____ **Indv. Limit:** \$ _____

SSN/Tax ID #: _____ **Date of Birth:** _____ *(Fill in Individual Limit only if using Individual Billing)*

Title: _____ **Ph. #:** _____

(4) Authorized User Full Name: _____ **Indv. Limit:** \$ _____

SSN/Tax ID #: _____ **Date of Birth:** _____ *(Fill in Individual Limit only if using Individual Billing)*

Title: _____ **Ph. #:** _____

MARRIED WISCONSIN RESIDENTS ONLY: I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. stat. sec. 766.55(1). If this section applies, we are required to notify your Spouse by mail if loan is granted.

Borrower Signature & Date: _____

Spouse's Name & Current Address: _____

Borrowers hereby certify that this information has been supplied truthfully, accurately and voluntarily. Borrowers acknowledge and agree that granting a security interest is a condition for the WCCU's willingness to grant an open-ended line of credit to be used for business purposes of Borrowers, and Borrowers give WCCU a security interest in all funds now or thereafter in Borrowers' WCCU deposit accounts (except an IRA), and if Borrowers default under the terms of the Credit Agreement, Borrowers authorize WCCU to apply such funds to the payment of the then total outstanding credit card indebtedness, and likewise, Borrowers agree to execute any such security agreements required by WCCU prior to the making any funds available to Borrowers. Borrowers agree to abide by the WCCU terms, conditions, and operating procedures governing credit card accounts, as detailed in the Business Credit Card Agreement. The purpose of Borrowers' request and application to obtain the open-ended line of credit contemplated herein is strictly for business and commercial use, and Borrowers hereby warrant and represent that said open-ended line of credit shall not be utilized for any other purpose.

Borrower Signature & Date: _____