

Apply for a PrimeTrust Visa® Today!

PrimeTrust Account # _____

BUSINESS INFORMATION				
Legal Name of Business		Company Name to Appear on Card (max 24 characters/spaces)		
Street Address		Mailing Address		
Type of Business		City, State, ZIP		
Federal Tax ID Number	Company Credit limit		Annual Sales	Annual Net Profit
Business Phone Number	Number of Owners	Number of Employees	Registered in the State of	Years in Business
Legal Structure (Please select one) <input type="radio"/> Corporation <input type="radio"/> Limited Liability Company <input type="radio"/> Nonprofit <input type="radio"/> Partnership <input type="radio"/> Sole Proprietorship <input type="radio"/> Other				
ACCOUNT OPENING AUTHORITY				
Provide information for Company owner(s) or officer(s) authorized to open the Business Visa Account. A Principal Owner (Guarantor) is a person with an ownership interest in the Company, responsible for Company debt, provides personal guarantee. An Authorized Officer is a person (other than an owner), authorized to open, obtain information, and perform maintenance on the Account.				
First, Middle, Last		<input type="radio"/> Principal Owner #1 <input type="radio"/> Authorized Officer #1	Social Security Number	Date of Birth (MM/DD/YYYY)
Home Address		City, State, ZIP		Daytime Phone
Issue Card <input type="radio"/> Yes <input type="radio"/> No		Individual Credit Limit \$	Email Address	
First, Middle, Last		<input type="radio"/> Principal Owner #2 <input type="radio"/> Authorized Officer #2	Social Security Number	Date of Birth (MM/DD/YYYY)
Home Address		City, State, ZIP		Daytime Phone
Issue Card <input type="radio"/> Yes <input type="radio"/> No		Individual Credit Limit \$	Email Address	
First, Middle, Last		<input type="radio"/> Principal Owner #3 <input type="radio"/> Authorized Officer #3	Social Security Number	Date of Birth (MM/DD/YYYY)
Home Address		City, State, ZIP		Daytime Phone
Issue Card <input type="radio"/> Yes <input type="radio"/> No		Individual Credit Limit \$	Email Address	
First, Middle, Last		<input type="radio"/> Principal Owner #4 <input type="radio"/> Authorized Officer #4	Social Security Number	Date of Birth (MM/DD/YYYY)
Home Address		City, State, ZIP		Daytime Phone
Issue Card <input type="radio"/> Yes <input type="radio"/> No		Individual Credit Limit \$	Email Address	
To help the government fight the funding of terrorism and money laundering activities, Federal law required us to obtain the above for verifying, recording and identifying each person who opens an account. For any Principal Owner or Authorized Officer new to the Credit Union a legible copy of an unexpired license or other photo identification acceptable to PrimeTrust must also accompany the Business Visa application.				
AUTHORIZED USERS				
Per my/our authority as Principal Owner(s) or Authorized Officer(s) - Please issue a Business Visa Credit Card with the credit limit requested below, fo the following cardholders for business use. Government issued photo ID required.				
Cardholder Name #1	Individual Limit for Cardholder #1 \$	Daytime Phone	Signature	
Cardholder Name #2	Individual Limit for Cardholder #2 \$	Daytime Phone	Signature	
Cardholder Name #3	Individual Limit for Cardholder #3 \$	Daytime Phone	Signature	
Cardholder Name #4	Individual Limit for Cardholder #4 \$	Daytime Phone	Signature	
Authorization: The Business Entity, by the undersigned duly Authorized Officer(s): (a) requests a PrimeTrust Business Visa Account to be opened in the name of the company; (b) requests the Card(s) be issued on said account to the Authorized Users set forth above; (c) authorizes PrimeTrust to check the account(s), credit history and obtain a credit report from third parties on the Company; (d) agrees to be bound by all terms and conditions of the PrimeTrust Business Visa Credit Card Agreement and Disclosure and any other agreements made applicable to the Company's PrimeTrust Business Visa Account; (e) certifies that all of the information provided above and in the financial statements and other documentation submitted herewith is complete, true, accurate and verifiable; (f) certifies that the PrimeTrust Business Visa account will be utilized solely for commercial or business purposes (and not for consumer purposes); (g) agrees to provide PrimeTrust additional financial information upon request; (h) understands PrimeTrust will renew and replace the Card(s) until canceled by an Authorized Officer. The Principal Owner(s) of the Company must also sign the Personal Guaranty of Payment section below (except for non-profit organizations as defined by IRC.26 USC §501).				
Owner/Officer #1 - Signature/Title	Date	Owner/Officer #2 - Signature/Title		Date
Owner/Officer #3 - Signature/Title	Date	Owner/Officer #4 - Signature/Title		Date
Personal Guaranty of Payment: I/We, the undersigned Principal Owner(s) of the Company, as individual(s), in consideration of the foregoing, absolutely guaranty, without any restriction, condition or limitation, prompt payment on demand of any and all obligations of the Company to PrimeTrust under the PrimeTrust Business Visa Credit Card Agreement and Disclosure. I/We absolutely guaranty performance on all obligations of the Company as well as Principal Owner(s) individual and joint accounts, with the Credit Union now and in the future. Collateral to secure other loans from PrimeTrust to the Company will also secure the Card Account. I/We agree to pay PrimeTrust's reasonable attorney fees, costs and expenses incurred in enforcing the guaranty; and authorize PrimeTrust to check my/our accounts, credit and employment history and obtain credit reports from third parties on me/us, as needed.				
Owner #1 - Signature/Title	Date	Owner #2 - Signature/Title		Date
Owner #3 - Signature/Title	Date	Owner #4 - Signature/Title		Date

FOR OFFICE USE

☐ Approved ☐ Denied ☐ Credit Limit \$ _____ ☐ Account Officer _____ ☐ Loan Officer _____

Date: _____

Balance Transfers

Take advantage of the balance transfer form below to transfer balances from higher-rate credit cards to our low-rate Business Visa® card. Simply complete the form and we'll do the rest! Your transferred balances will have the same low rate as your purchases. The best part is we don't charge a fee for balance transfers!

CARD #1

Name of Card Issuer

Account #

Exact Amount to Pay

\$

Payment Address

CARD #2

Name of Card Issuer

Account #

Exact Amount to Pay

\$

Payment Address

By signing below, I authorize PrimeTrust to bill my approved PrimeTrust card in the amount listed above. I understand that PrimeTrust will advise me when payment was mailed or if PrimeTrust is unable to process my payment request for any reason. In addition, PrimeTrust will not be responsible for any charges billed to me for the account(s) indicated above.

Owner/Officer #1 - Signature/Title

Date

Owner/Officer #2 - Signature/Title

Date

Owner/Officer #3 - Signature/Title

Date

Owner/Officer #4 - Signature/Title

Date

CREDIT DISCLOSURES

Annual Percentage Rate (APR) for Purchases	12.9%
APR for Cash Advances	12.9%
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balances in full without being charged interest. There is no grace period for cash advances.
Minimum Interest Charge	none
Annual Fee	none
Additional Card Fee	none
Maintenance and Setup Fees	NOTICE: Some setup and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
Credit Card Tips from CFPB	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov/learnmore .

TRANSACTION FEES

Balance Transfer Fee	none
Cash Advance Fee	none
Foreign Transaction Fee	up to 1% for each transaction in U.S. dollars

PENALTY FEES

Late Payment Fee	up to \$25 assessed fifteen (15) days after due date
Returned Payment Fee	up to \$25

OTHER FEES

Draft Copy Fee	\$4
Skip-a-Payment Fee	\$25 (cardholder initiated, one per year)
Statement Copy Fee	\$1 per page
Card Center Phone Payment Fee	\$3
Replacement Card Fee	\$10
Five Business Day Quick-Ship Card	\$5
FedEx Overnight Card	\$25

The minimum monthly payment is 3% of your total new balance but not less than \$25 plus the amount of any unpaid prior payments due. Payment of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 7th of every month. How we will calculate your balance: We use a method called "average daily balance (including current transactions)." See your account agreement for more details. Billing Rights: information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. Information contained in this Credit Disclosure is accurate as of 12/1/2023 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.