

BUSINESS CREDIT CARD APPLICATION

Page 2 contains a summary of this credit card account - please be sure to read it before signing this application.

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).

	Sole Propriet	ors may apply	for credit in your n	name alone	, regardless o	f marital/registe	red domestic partnership s	tatus.	
			c	REDIT CA	RD REQUES				
	:]C Corp]LLP		AGGREGATE	CARD CREDIT	LIMIT REQUESTED	ACCOUNT NUMBER	
Legal Name of Business	(or Sole Proprieto	or name)	В	USINESS I	DBA Name(s				
Legal Name of Dusiness	(or Sole i Toprieto	n name)			DDA Name(s	?)			
Year Established	d Current Ownership Since Building is: ☐ Owned ☐ Leased			Nature of Business			TIN		
Business Address (Street	, City, State, Zip)				Contact Nan	ne	Title	Phone	
Business Mailing Address	s (if different from	above)							
			BUSINE	SS OWNE	RS (20% OR I	MORE)			
NAME		TITLE %		% O'	OWNERSHIP SOCIAL		SECUIRTY NUMBER	Amount of Credit Allocated	
_									
					ANTOR				
Name and Address (Stree	et, City, State, Zip	o)	□Own	□Rent	Employer Na	ame and Addres	ss (Street, City, State, Zip)		
Position or Job Title		Supervisor			Start Date		Home Phone	Work Phone	
SSN ID#		ID Type		ID Issue Date		ID Expiration Date	Date of Birth		
Complete for joint, secure	ed credit or if you	live in a comm	unity property stat	e] MARRIED	UNMARRIE	D □ SEPARATED	
					ANTOR				
Name and Address (Stre	eet, City, State, Z	ip)	□Own	□Rent	Employer Na	ame and Addre	ss (Street, City, State, Zip)		
Position or Job Title		Supervisor			Start Date		Home Phone	Work Phone	
SSN	SN ID#		ID Type		ID Issue Date		ID Expiration Date	Date of Birth	
Complete for joint, secur	ed credit or if you	ı live in a comr	munity property sta	ate		MARRIED	□UNMARRIE	D □SEPARATED	
You need not lis	st income from a	llimony, child	support or separ		OME enance unles	s you wish it c	onsidered for purposes of	of granting this credit.	
Guarantor Name		<u> </u>							
Source of Income									
Net Annual Income									
			EINANCIAL INEG	DEMATION	FOR EACH	APD HOLDE	·		
Please attach the following	a items:		FINANCIAL INFO	KWATION	FUR EAGH	SAKD HULDEI	\		
	ax Returns (latest	2 years)	☐ Income State		-	☐ Article:	s of Incorporation or Partne	ership Agreement	

Other:

ASSETS AND LIABILITIES

CHI A	B TYPE ACCOUNT TYPE				DESCRIPTION (LIST ALL OTHER ASSETS INCLUDING AUTOS, REAL ESTATE, ETC.)							MARKET VALUE		
	CIT AC		CUECKING/CAV/II	100 47	- DANK (SDEDIT LINION	IC AND CAVINO	O AND LOAN A	CCCCIATIONS					
	YPE	COUNTS, INCLUDE	AME/LOCATION		OUNT NO.	APPROX.	TYPE		Y NAME/LOCATION	ACCOU	NT NO.		PROX.	
	CKING			1		BALANCE	CHECKING			1.0000		BAL	ANCE	
SAVI	NGS						SAVINGS							
RE	DIT:													
	ECK	TYPE		COM	ΛΡΔΝΙΥ/ΡΔ\	/FF	CITY	Δ	CCOUNT NO.	BALANCE		MO PAV	MEN	
Α	В			COMPANY/PAYEE			0111		OCCUM NO.	BALAINOL	-	MO. PAYMEN		
													_	
E SI	RE TO L	IST ALL OPEN ACCOU	UNTS WITH OR WITH	OUT A B	ALANCE.	ATTACH A SEP	ARATE SHEET IF N	NECESSARY.	TOTAL OBLIGATION					
						GENERAL	QUESTIONS			_				
		ISWER IS GIVEN, PLEAD SHEET.	ASE EXPLAIN ON	Borrov Yes	wer No	Co-Borrower Yes No	IF A "YES" ANSWE CITIZENS, PLEAS	ER IS GIVEN TO A QUE E EXPLAIN ON AN AT	JESTION OTHER THAN US TTACHED SHEET.	Borrow Yes	ver No	Co-Bor Yes	rowe	
Have you or your business ever filed a petition for Chapter 13?					Have you or your business ever had any auto, furniture or other property repossessed?									
Have you or your business filed for bankruptcy within the last 7 years?					Do you or your business have any past due bills?									
Are there any suits pending, judgments unsatisfied, alimony or maintenance awards against you or your business?					Are you a US Citizen or permanent resident alien?									
Have you or your business ever applied for credit using						business a co-mak	ker, endorser, or							
another name? List other names					guarantor on any loan or note? If Yes, list name and amount.									
anc atem olatio	al condit ents or v	tion accurately, and the willful over-evaluation	hat I have no other of land, property or s J.S. Code. If this app	debts th security lication i	an those of for the puring approve	stated. If there rpose of influence of and a credit of	are important chacing in any way the ard(s) issued, the	anges, I will notine action of any for undersigned ap	ten or printed is true an fy you in writing immed ederally insured credit u plicant(s) by signing, us all amendments.	liately. I und union upon a	derstar ny loa	nd that a n applica	any fa ation	
ovid y th	tax ben e entire b	efits under federal or s alance due on the acc	state law to secure this count. I also agree to g	VISA® a	account. U credit unio	pon default, I agi n a security inter	ree that the credit uest in collateral (ot	union may apply a her than real esta	pt Individual Retirement iny or all of my shares ar te or my residence) secu ation. I promise that this	nd deposits to ring other loa	pay a	mounts d	due, d dit Ui	
utho	others. I								u to give information co more than one person, t					
	hio laws	• • •							and that credit reporting	g agencies m	naintai	n separa	te c	
	orporation	ons: Provide name a	nd title of President a	and Sec	retary. All	shareholders ov	vning 20% or mor	e of stock must	sign the personal guara	nty which wi	ll be s	ent with	the I	
stori or C			Title		Date		X Other Signatu	re (if applicable)				[Date	
stori or C ocum														
stori or C							x							

Interviewed by: _

_ Credit Committee or Loan Officer:_

Interest Rates and Interest Charges					
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for the first six billing cycles following the opening date of your account. After that, your APR will be 10.0% to 18.0% based on the market. This APR will vary with the market based on the highest Prime Rate of Interest as reported in the Wall Street Journal under the "Money Rates" Section plus a Margin of 4% or currently 12.50%				
APR for Balance Transfers	 0.00% Introductory APR for the first six billing cycles following the opening date of your account. After that, your APR will be 10.0% to 18.0% based on the market. This APR will vary with the market based on the highest Prime Rate of Interest as reported in the Wall Street Journal under the "Money Rates" Section plus a Margin of 4% or currently 12.50% 				
APR for Cash Advances	Your APR will be 10.0% to 18.0% based on the market. This APR will vary with the market based on the highest Prime Rate of Interest as reported in the Wall Street Journal under the "Money Rates" Section plus a Margin of 8% or currently 16.50%				
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.				
Minimum Interest Charge	If you are charged interest, there is no minimum interest charge.				
Loss of Introductory Rate	We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.				

Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer Fee	3% of the amount of each balance transfer
Cash Advances	3% of each cash advance or \$10, whichever is greater
Foreign Transaction	3% of each multiple currency transaction in U.S. dollars 2.8% of each single currency transaction in U.S. dollars
Penalty Fees	
Late Payment	Up to \$25
Returned Payment	Up to \$10
Over Limit	None

How we will calculate your balance: We use the method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Promotional Period for Introductory APR The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during

the first six (6) months following the opening date of your account.

Loss of Introductory Rate

We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Other Disclosures

Late Payment: Up to \$25 if we do not receive your payment within 20 days from the due date listed on your billing statement, or the

required minimum payment due, whichever is less.

Statement Copy Fee: \$2.50

Document Copy Fee: \$2.50

Rush Fee for Card: \$30

Card Replacement Fee: \$8

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable

attorney's fees.

Notice to New York Residents:

You may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees,

and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.