



Widget Federal Credit Union DBA Widget Financial
2154 East Lake Rd ★ Erie, PA 16511

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 Proprietors may apply for credit in your name alone, regardless of marital/registered domestic partnership status.

CREDIT CARD REQUEST

| | | |
|--|---------------------------------------|----------------|
| OWNERSHIP STRUCTURE: <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> C Corp <input type="checkbox"/> S Corp <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership | AGGREGATE CARD CREDIT LIMIT REQUESTED | ACCOUNT NUMBER |
|--|---------------------------------------|----------------|

BUSINESS INFORMATION

| | | | | | |
|--|-------------------------|---|--------------------|-------|-------|
| Legal Name of Business (or Sole Proprietor name) | | | DBA Name(s) | | |
| Year Established | Current Ownership Since | Building is: <input type="checkbox"/> Owned <input type="checkbox"/> Leased | Nature of Business | TIN | |
| Business Address (Street, City, State, Zip) | | | Contact Name | Title | Phone |
| Business Mailing Address (if different from above) | | | | | |

BUSINESS OWNERS (20% OR MORE)

| NAME | TITLE | % OWNERSHIP | SOCIAL SECURITY NUMBER | Amount of Credit Allocated |
|------|-------|-------------|------------------------|----------------------------|
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GUARANTOR

| | | | | | |
|--|------|------------|--|------------------------------------|------------------------------------|
| Name and Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | Employer Name and Address (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, secured credit or if you live in a community property state | | | <input type="checkbox"/> MARRIED | <input type="checkbox"/> UNMARRIED | <input type="checkbox"/> SEPARATED |

GUARANTOR

| | | | | | |
|--|------|------------|--|------------------------------------|------------------------------------|
| Name and Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | Employer Name and Address (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, secured credit or if you live in a community property state | | | <input type="checkbox"/> MARRIED | <input type="checkbox"/> UNMARRIED | <input type="checkbox"/> SEPARATED |

INCOME

You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

| | | | | |
|-------------------|--|--|--|--|
| Guarantor Name | | | | |
| Source of Income | | | | |
| Net Annual Income | | | | |

FINANCIAL INFORMATION FOR EACH CARD HOLDER

Please attach the following items:

- Federal Tax Returns (latest 2 years)
- Income Statement for current year
- Articles of Incorporation or Partnership Agreement
- Balance Sheet
- Personal Financial Statements
- Other:

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | <p>0.00% Introductory APR for the first six billing cycles following the opening date of your account.</p> <p>After that, your APR will be 10.0% to 18.0% based on the market.</p> <p>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 10.00% (floor)</p> |
| APR for Balance Transfers | <p>0.00% Introductory APR for the first six billing cycles following the opening date of your account.</p> <p>After that, your APR will be 10.0% to 18.0% based on the market.</p> <p>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 10.00% (floor)</p> |
| APR for Cash Advances | <p>Your APR will be 10.0% to 18.0% based on the market.</p> <p>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 13.50%</p> |
| 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 | |
| <ul style="list-style-type: none"> Balance Transfer Fee Cash Advances Foreign Transaction | <p>3% of the amount of each balance transfer</p> <p>3% of each cash advance or \$10, whichever is greater</p> <p>3% of each multiple currency transaction in U.S. dollars 2.8% of each single currency transaction in U.S. dollars</p> |
| Penalty Fees | |
| <ul style="list-style-type: none"> Late Payment Returned Payment Over Limit | <p>Up to \$25</p> <p>Up to \$10</p> <p>None</p> |

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.