



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

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:

ASSETS AND LIABILITIES

PLEASE CHECK BOX A IF THE ASSET/DEBT IS IN THE BUSINESS NAME ONLY. PLEASE CHECK BOX B IF THE ASSET/DEBT IS IN ANOTHER PERSON'S NAME ONLY.

ASSETS:

CHECK		TYPE	ACCOUNT TYPE	DESCRIPTION (LIST ALL OTHER ASSETS INCLUDING AUTOS, REAL ESTATE, ETC.)	MARKET VALUE
A	B				

DEPOSIT ACCOUNTS, INCLUDE CHECKING/SAVINGS AT BANK, CREDIT UNIONS AND SAVINGS AND LOAN ASSOCIATIONS.

TYPE	COMPANY NAME/LOCATION	ACCOUNT NO.	APPROX. BALANCE	TYPE	COMPANY NAME/LOCATION	ACCOUNT NO.	APPROX. BALANCE
CHECKING				CHECKING			
SAVINGS				SAVINGS			

CREDIT:

CHECK		TYPE	COMPANY/PAYEE	CITY	ACCOUNT NO.	BALANCE	MO. PAYMENTS
A	B						

BE SURE TO LIST ALL OPEN ACCOUNTS WITH OR WITHOUT A BALANCE. ATTACH A SEPARATE SHEET IF NECESSARY. TOTAL OBLIGATION

GENERAL QUESTIONS

IF A "YES" ANSWER IS GIVEN, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower		Co-Borrower		IF A "YES" ANSWER IS GIVEN TO A QUESTION OTHER THAN US CITIZENS, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower		Co-Borrower	
	Yes	No	Yes	No		Yes	No	Yes	No
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 another name?					Are you or your business a co-maker, endorser, or guarantor on any loan or note?				
List other names					If Yes, list name and amount.				

By signing below, I certify that the information on both sides of this Credit Card Application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code. If this application is approved and a credit card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the application(s) will be bound by the terms and conditions of the Visa® Credit Card Agreement and all amendments.

I hereby agree to grant the credit union a security interest in all present and future shares and deposits with the credit union except Individual Retirement Account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA® account. Upon default, I agree that the credit union may apply any or all of my shares and deposits to pay amounts due, or to pay the entire balance due on the account. I also agree to grant the credit union a security interest in collateral (other than real estate or my residence) securing other loans with the Credit Union to secure credit. You acknowledge having received and read the Application and Solicitation Disclosure attached to this application. I promise that this loan request is for business purposes only.

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

For Corporations: Provide name and title of President and Secretary. All shareholders owning 20% or more of stock must sign the personal guaranty which will be sent with the loan documents.

X By: _____ Title _____ Date _____

X Other Signature (if applicable) _____ Date _____

X By: _____ Title _____ Date _____

X Other Signature (if applicable) _____ Date _____

OFFICE USE ONLY
 Credit Card Account # _____ A Credit Limit of \$ _____ was approved on the conditions requested by the borrower except as to the following: (list any changes in amount, terms or conditions below) _____

Interviewed by: _____ Credit Committee or Loan Officer: _____

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 11.25%</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.