



Business VISA Credit Card Application & Agreement

New Account Increase in Existing Aggregate Credit Line Amount of Requested Increase: \$ _____

Please complete this application and submit it along with a current copy of your financial statements and three years of tax returns.

Complete Business Name: _____ Doing Business As: _____
Business Address: _____
Business Phone: _____ Type of Business: _____
Number of Locations: _____ Years in Business: _____ Fiscal Year End: _____ Tax ID #: _____
Type of Ownership: Sole Owner Partnership Corporation Other: _____
Principle Bank of Deposit: _____ Account Number: _____
Associate Name/Phone #: _____ Date App. Received: _____

Owners or Officers (attach list if necessary)

Name: _____ Title: _____
Residence Address: _____
Name: _____ Title: _____
Residence Address: _____
Name: _____ Title: _____
Residence Address: _____
of Cards Requested: _____ Aggregate Credit Line Requested: \$ _____

Print Name of Cardholders (attach list if necessary)

Name 1: _____ Credit Line Amount: \$ _____
Name 2: _____ Credit Line Amount: \$ _____
Name 3: _____ Credit Line Amount: \$ _____

Business Member Agreement & Signature

By signing below, I/we (Borrower) hereby apply for a Business VISA Card described in this application on behalf of the applicant business. I/We certify that I/we made no misrepresentation in this credit card application or in an related documents, that all information is true and complete, and that I/we did not omit any important information related to my/our financial condition. Borrower acknowledges having read all the provisions of this Business VISA Credit Account Agreement and agrees to its terms.

Company Name (Borrower): _____
Signature: _____ Date: _____
Print Name: _____ Title: _____

Important Terms and Application Agreement

To obtain a Point West Credit Union Business VISA® Credit Card, Business must first meet all Point West Credit Union eligibility requirements and acquire approval for business membership. The creditor and issuer of the Point West Credit Union (PWCU) Business VISA Credit Card is Point West Credit Union, Portland Oregon. Business Owner authorizes PWCU to obtain a consumer credit report for use in assessing his/her personal credit worthiness in connection with an application by Business, of which Business Owner is an employee, principal, partner, officer, or guarantor for a PWCU Business VISA Credit Card, in addition to a business credit report, if one is available. PWCU requires such consumer reports because Business Owner may have direct, contingent, present, or future liability to PWCU for the Business' obligations in connection with the Account. Business Owner also agrees that as long as the Account is open, PWCU may obtain additional and periodic credit reports about the Business Owner as needed. PWCU reserves the right to consider the applicant for a line of credit if one is requested. This Application must be signed by a Business Owner with authority to bind the Business to the terms of the Application Agreement. The Business Owner certifies that the execution, delivery, and performance of this Application has been duly authorized by all necessary actions required of the Business, and provides documentation upon request. Upon Business approval of the PWCU Business VISA Credit Card, the Business Owner requests and directs PWCU to open a Business VISA Credit card Account ("Account") and to issue PWCU Business VISA Cards ("Cards") to any individual Employees of the Business, including the Business owner, designated by the Business Owner on this Application or its addendum, or by any process agreed to by PWCU and the Business. the Business Owner and each individual Employee applicant understand and agree that the Business, the Business Owner, and the Individual Employees will be liable for charges to the Account as follows: 1) the Business is jointly and severally liable with each Individual Employee as to that Individual Employee's charges; 2) the Business Owner and each Individual Employee is individually liable as to their respective individual charges; and 3) the Business Owner is individually liable and jointly liable with the Business for all charges made to the Account. The Business Owner and each Individual Employee applicant understand and agree that PWCU may increase or decrease the credit limit assigned to the Account and/or to the Cards within the Account at any time based on PWCU credit guidelines, account history, or the financial circumstances of the Card Member. At the time the Account is opened, Individual Employees, including the Business Owner, will be issued cards and a PWCU Business VISA Card Member Agreement governing individual use of the Account and Individual Employee liability for charges to the Account. Use of the card or the Account will signify acceptance of the terms of the Card Member Agreement. All applicants must be at least 18 years old and agree that Accounts will be used for business purposes, and not personal, family, or household purposes. Information from the Application may be shared with PWCU affiliates.

CREDIT UNION USE ONLY

Approved By: _____ Print Name: _____ Title: _____
Approval Date: _____ Account Number: _____ Aggregate Limit: _____