



## Business Platinum Credit Card Application

Annual Percentage Rate (APR)  
(effective as of 4/11/2019)

**8.24%**

Cash Advance Rate (APR)  
(effective as of 4/11/2019)

**14.24%**

### APR Rates & Policies:

The APR may vary quarterly, based on the 13-week U.S. Government Treasury Bill as stated in the Wall Street Journal on the 10<sup>th</sup> of January, April, July and October, rounded to the next highest 0.25% + a 5.74% margin. The APR will never be lower than 8.24%.

### Annual Fee:

A \$15.00 annual fee will be charged per credit card issued.

### Cash Advance Fee:

3.00% for each advance with a \$5.00 minimum fee, \$100.00 minimum advance, \$500.00 maximum advance.

### Other Fees:

**Late Fee:** A \$25.00 fee will be charged when the account is more than 10 days past due.

**Over Limit Fee:** A \$25.00 fee will be charged for over limit usage.

**Reissue Fee:** A \$20.00 fee will be charged to reissue a lost or stolen card.

### Rewards Program:

Free rewards program to earn points by using your credit card. Points may be redeemed for a variety of rewards.

### Business Account:

The primary account for the business is required.

Tear here (submit application below)

<b>Business Information:</b>	Total Credit Line Requested: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> Other: \$				Rewards: <input type="checkbox"/> Yes <input type="checkbox"/> No <b>FREE!!!!</b>												
	Business Legal Name:		DBA or Trade Name:		Federal Tax I.D. #:	Start Date:											
	Address: <input type="checkbox"/> Own <input type="checkbox"/> Rent		City:		State:	Zip:											
	Legal Form: <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Not-For-Profit Organization <input type="checkbox"/> Other:		Business Owners: <table border="0"><tr><td>1. Name: _____</td><td>Title: _____</td><td>Owner: _____ %</td></tr><tr><td>2. Name: _____</td><td>Title: _____</td><td>Owner: _____ %</td></tr><tr><td>3. Name: _____</td><td>Title: _____</td><td>Owner: _____ %</td></tr><tr><td>4. Name: _____</td><td>Title: _____</td><td>Owner: _____ %</td></tr></table>				1. Name: _____	Title: _____	Owner: _____ %	2. Name: _____	Title: _____	Owner: _____ %	3. Name: _____	Title: _____	Owner: _____ %	4. Name: _____	Title: _____
1. Name: _____	Title: _____	Owner: _____ %															
2. Name: _____	Title: _____	Owner: _____ %															
3. Name: _____	Title: _____	Owner: _____ %															
4. Name: _____	Title: _____	Owner: _____ %															

<b>Card #1:</b>	First Name:	M.I.:	Last Name:	Title In Business: (if applicable)		S.S.N.:	Limit Request: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$
	Home Address: (street address, city, state, zip)			Drivers License No.:	State:	Expires:	

<b>Card #2:</b>	First Name:	M.I.:	Last Name:	Title In Business: (if applicable)		S.S.N.:	Limit Request: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$
	Home Address: (street address, city, state, zip)			Drivers License No.:	State:	Expires:	

<b>Card #3:</b>	First Name:	M.I.:	Last Name:	Title In Business: (if applicable)		S.S.N.:	Limit Request: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$
	Home Address: (street address, city, state, zip)			Drivers License No.:	State:	Expires:	

## ACKNOWLEDGMENTS, AUTHORIZATIONS & CERTIFICATIONS:

This statement is submitted to obtain credit and I/we authorize DuTrac Community Credit Union ("DuTrac") to obtain further information that DuTrac may deem necessary concerning my/our credit standing, including, but not limited to, review of my/our consumer credit report. If this application is approved and a line of credit granted, each of the undersigned by signing agree that he/she will be bound by the terms and conditions and all amendments of the disclosure statement. The undersigned certify that all of the information in and accompanying this application is complete and correct and they have kept a copy of this application for their records. The principal applicant signs this application both as an individual applicant and as Business' authorizing officer. To the extent of laws applicable, if any of the undersigned are married and live in a community property state, the undersigned represent that these obligations are community obligations and/or are incurred in the interest of his/her marriage or family. **SECURITY INTEREST:** Whether or not shares are pledged, the undersigned agree that all obligations created by the use of the card(s) are secured by all the shares and deposits in the Business accounts with DuTrac now and in the future and Business property given to secure other loans with DuTrac, whether now existing or hereafter arising, also secures this obligation.

PRINCIPAL APPLICANT: Signature: \_\_\_\_\_ Date: \_\_\_\_\_

CARDHOLDER #1: Signature: \_\_\_\_\_ Date: \_\_\_\_\_

CARDHOLDER #2: Signature: \_\_\_\_\_ Date: \_\_\_\_\_

CARDHOLDER #3: Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\*Federally Insured by

**NCUA**

Dubuque | Dyersville | Eldridge | Maquoketa | Monticello | Clinton | Quad Cities | (800) 475-1331 | (563) 582-0990 fax

REV. 4/11/2019