Business Platinum Credit Card Application

DuTrac Community Credit Union

mastercard

Annual Percentage Rate (APR) (effective as of 11/1/2026)	Cash Advance Rate (APR) (effective as of 11/1/2026)
14.24%	**20.24%**

APR Rates & Policies:	Annual Fee:	Other Fees:	Rewards Program:	Business Account:
The APR may vary quarterly, based on the 13-week U.S. Government Treasury Bill as stated in the Wall Street Journal on the 10th of January, April, July and October, rounded to the next highest 0.25% plus a 9.99% margin. The APR will never be lower than 9.99%.	Low $15.00 annual fee per credit card issued.	**Late Fee:** $30.00 fee when a required payment is not received by the due date. **Over Limit Fee:** $25.00 fee for over limit usage. **Reissue Fee:** $20.00 fee to reissue a lost or stolen card. **Returned Item:** $30.00 fee if a payment is dishonored for any reason.	Free rewards program to earn points by using your credit card. Points may be redeemed for a variety of rewards.	The primary account for the business is required at DuTrac.
Credit Card Lines: A business may have multiple cards issued under its overall credit limit. However, each cardholder will have a separate card with a separate credit limit. The overall credit limit cannot be shared between cards.	**Cash Advances:** ▪ 3.00% fee per advance with a $5.00 minimum. ▪ $100.00 minimum advance, $500.00 maximum advance.			

Tear here (submit application below, complete additional pages for additional cardholders)

Business Information:

Total Credit Line Requested: ☐ $5,000 ☐ $7,500 ☐ $10,000 ☐ Other: $ | Rewards: ☐ ~~Yes~~ ☐ ~~No~~ **FREE!!!!!**

Business Legal Name:	DBA or Trade Name:	Federal Tax I.D. #:	Start Date:
Address: ☐ Own ☐ Rent	City:	State:	Zip:

Legal Form:
- ☐ Sole Proprietor
- ☐ Corporation
- ☐ Partnership
- ☐ Limited Liability Company
- ☐ Not-For-Profit Organization
- ☐ Other:

Business Owners:

1. Name: _____ Title: _____ Owner: _____ %
2. Name: _____ Title: _____ Owner: _____ %
3. Name: _____ Title: _____ Owner: _____ %
4. Name: _____ Title: _____ Owner: _____ %

Card #1:

First Name:	M.I.:	Last Name:	Title In Business: (if applicable)	S.S.N.:	Limit Request: ☐ $5,000 ☐ $7,500 ☐ $10,000 ☐ $
Home Address: (street address, city, state, zip)	Drivers License No.:	State:	Expires:	D.O.B.:	

Card #2:

First Name:	M.I.:	Last Name:	Title In Business: (if applicable)	S.S.N.:	Limit Request: ☐ $5,000 ☐ $7,500 ☐ $10,000 ☐ $
Home Address: (street address, city, state, zip)	Drivers License No.:	State:	Expires:	D.O.B.:	

Card #3:

First Name:	M.I.:	Last Name:	Title In Business: (if applicable)	S.S.N.:	Limit Request: ☐ $5,000 ☐ $7,500 ☐ $10,000 ☐ $
Home Address: (street address, city, state, zip)	Drivers License No.:	State:	Expires:	D.O.B.:	

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 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:_____