



# Cedar Falls Community Credit Union Business MasterCard Application

Before completing this application, you should be able to answer "yes" to the following questions: Are you an owner or authorizing officer of the company? Do you understand that you will be jointly and severally liable with the company for payment of all balances on any account opened pursuant to this application? Is your credit history clear of bankruptcies or seriously delinquent accounts?

## About the Business

Name of Business

Business Street Address (No P.O. Box)

City State Zip Code

Tax ID Number Company Phone

Age of Business Ending Month of fiscal Year # of Employees

Nature of Business

Legal Entity Type:  Corporation  Partnership  Sole Proprietor

Non-Profit  LLC  Other \_\_\_\_\_

Annual Revenue Average Business Checking Balance

How do you want the name of your business to appear on your card (max 21 characters, including spaces)

Requested Credit Limit (We may request additional documentation for credit lines above \$15,000.)

## Authorization

By submitting this application, I agree to the following:

- Everything I have stated in this application is true and correct.
- This is a business account and shall be used for business purposes and not for personal, family or household use.
- I am an owner or authorizing officer of the company.
- I understand that I will be jointly and severally liable with the company for payment of all balances on any account opened pursuant to this application.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## About You

Authorizing Officer Type (You must be one of the following):

President  Owner  Vice President  Member  Treasurer  Partner

First Name

MI

Last Name

Social Security Number

Date of birth (MM/DD/YYYY)

Residential Street Address (no P.O. Box) \*Required Based on Patriot Act

City State Zip Code

Primary Phone

Secondary Phone

Mother's Maiden Name

Email Address

Gross Annual Income

Note: Alimony, child support, or separate maintenance income need not be revealed if you do not want it considered as a basis for repayment

## Account Set-up

Please note:

- The account credit limit will be distributed among all cards.
- You will receive one monthly statement detailing the activity for all of the cards on the account and the minimum payment due on the account.

Please check here if you would like more information regarding your options for setting up your account. One of our representatives will contact you.

Credit Union Use Only:  Rejected  Approved

Loan Officer's Signature

Date

Approved Limit: \$ \_\_\_\_\_

Loan Officer's Signature

Date

## Employee Cards

1

First Name

MI

Last Name

Social Security Number

Mother's Maiden Name

Primary Phone

Date of birth (MM/DD/YYYY)

2

First Name

MI

Last Name

Social Security Number

Mother's Maiden Name

Primary Phone

Date of birth (MM/DD/YYYY)

3

First Name

MI

Last Name

Social Security Number

Mother's Maiden Name

Primary Phone

Date of birth (MM/DD/YYYY)

4

First Name

MI


Last Name

Social Security Number

Mother's Maiden Name

Primary Phone

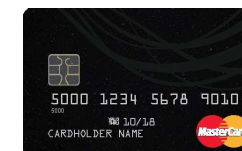
Date of birth (MM/DD/YYYY)

 CFCCU CEDAR FALLS COMMUNITY CREDIT UNION	MasterCard Classic	MasterCard Platinum	MasterCard Gold
Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	<b>5.25%</b> This APR will vary with the market based on the prime rate.	<b>9.90%</b> This APR may vary with the market based on the prime rate.	<b>11.90%</b> This APR may vary with the market based on the prime rate.
APR for Balance Transfers	<b>5.25%</b> This APR will vary with the market based on the prime rate.	<b>9.90%</b> This APR may vary with the market based on the prime rate.	<b>11.90%</b> This APR may vary with the market based on the prime rate.
APR for Cash Advances	<b>5.25%</b> This APR will vary with the market based on the prime rate.	<b>9.90%</b> This APR may vary with the market based on the prime rate.	<b>11.90%</b> This APR may vary with the market based on the prime rate.
Penalty Pricing and when it applies	<b>None</b>		
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$0.00</b> .		
For credit card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		
Fees Annual Fee	<b>\$0.00</b>		
Transaction Fees Balance Transfer Fee	<b>\$0.00</b>		
Cash Advance Fee	<b>\$0.00</b>		
Foreign Transaction Fee	1% of each foreign transaction in U.S. Dollars		
Penalty Fees Late Payment Fee	Up to <b>\$15.00</b>		
Over-the-credit-limit Fee	<b>\$0.00</b>		
Returned Payment Fee	Up to <b>\$20</b>		
How we will Calculate Your Balance Billing Rights	We use a method called "average daily balance (including new purchases)." This method is explained in the cardholder agreement. Information on your rights to dispute transactions is provided in the card holder agreement.		
Periodic Rates	The periodic rate for credit purchases is 0.4375% per month with a corresponding annual percentage rate of 5.25%. The periodic rate for cash advances is 0.4375% per month with a corresponding annual percentage rate of 5.25%. Balance transfers will be considered cash advances and will have the same periodic rate and corresponding annual percentage rate as cash advances. Balance transfers will be referred to as cash advances in the card holder agreement.	The periodic rate for credit purchases is 0.825% per month with a corresponding annual percentage rate of 9.900%. The periodic rate for cash advances is 0.825% per month with a corresponding annual percentage rate of 9.900%. Balance transfers will be considered cash advances and will have the same periodic rate and corresponding annual percentage rate as cash advances. Balance transfers will be referred to as cash advances in the card holder agreement.	The periodic rate for credit purchases is 0.992% per month with a corresponding annual percentage rate of 11.900%. The periodic rate for cash advances is 0.992% per month with a corresponding annual percentage rate of 11.900%. Balance transfers will be considered cash advances and will have the same periodic rate and corresponding annual percentage rate as cash advances. Balance transfers will be referred to as cash advances in the card holder agreement.



**UNIQUE FEATURES INCLUDE:**

- No annual fees
- Receive monthly statements electronically
- 25-day grace period on new purchases
- No cash advance or balance transfer fee
- Loss of life, disability and involuntary unemployment protection available
- Online access to all card activity and transactions



**Current Rate  
5.25% APR\***

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