



BUSINESS VISA®

• APPLICATION
• AGREEMENT

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 providentcu.org

TELL US ABOUT YOUR CREDIT REQUEST

Total Credit Line Amount Requested \$ _____
(Includes Cash Advance Limits) \$50,000 MAX

- New Request
- Increase Existing Amount

CARD TYPE:

- Business Rewards Visa
- Business Share Secure Visa¹

Credit Amount Requested

¹) Credit union deposit(s) must be pledged to secure the Visa, with a minimum pledge of \$600 and at least 120% of the credit line applied for.

Business Checking Overdraft Protection (Choose one):

YES. I want to take advantage of Overdraft Protection for Provident Business Checking account number _____

This checking account must be in the same name as the business applying for credit. If your business is held as a sole proprietor, you may link to your personal accounts for overdraft protection. To verify account ownership, the Business Tax ID Number on the checking account must match either the Federal Tax ID Number or the sole proprietor's Social Security Number. A cash advance fee, as detailed in your credit agreement, will be charged for each overdraft transfer.

NO. I do not want Overdraft Protection at this time.

TELL US ABOUT YOUR BUSINESS

| | | | | | |
|---|--|--|--|---|--|
| _____ ↑ Complete Legal Business Name | | _____ DBA Name (if applicable) | | _____ Federal Tax ID No. | |
| _____ Business Address | | _____ City | | _____ State Zip | |
| _____ Mailing Address (if different from above) | | _____ City | | _____ State Zip | |
| _____ Email Address | | _____ Website | | _____ Business Phone | |
| _____ Primary Contact Person | | _____ Contact Phone | | _____ Date Business Established | |
| _____ Entity Type (e.g., Partnership, Corporation) | | _____ Industry (e.g., Real Estate, Food Service): | | _____ Annual Gross Revenue | |
| | | _____ Number of Employees | | _____ Annual Net Income | |
| | | | | _____ Under Current Management Since (Mo/Yr) | |
| | | | | | |
| | | | | | |
| | | | | | |

CURRENT BUSINESS FINANCIAL INFORMATION

| | | | |
|--|--------------------------|------------------------------|--------------------------------------|
| _____ Primary Financial Institution | \$ _____ Loan Balance | \$ _____ Monthly Payments | \$ _____ Average Checking Balance |
|--|--------------------------|------------------------------|--------------------------------------|

| Assets (Exclude value of, and notes receivable from, the applicant.) | Amount | Liabilities | Amount |
|--|-----------------|---|-----------------|
| Cash in Bank | \$ _____ | Accounts Payable | \$ _____ |
| Checking/Savings Acct. No. Institution | \$ _____ | Taxes Payable | \$ _____ |
| Checking/Savings Acct. No. Institution | \$ _____ | Revolving Credit Card/Credit Card | \$ _____ |
| Accounts Receivable | \$ _____ | Bank Loans | \$ _____ |
| Inventory | \$ _____ | Installment Contracts and Notes Payable | \$ _____ |
| Machinery and Equipment | \$ _____ | Mortgages: Primary Residence | \$ _____ |
| Real Estate | \$ _____ | Mortgages: Other Improved Real Estate | \$ _____ |
| Other Assets (Detail): | \$ _____ | Other Liabilities (Detail): | \$ _____ |
| | \$ _____ | | \$ _____ |
| TOTAL ASSETS | \$ _____ | TOTAL LIABILITIES | \$ _____ |

- YES NO Has the business entity ever filed for bankruptcy?
- YES NO Have you and/or Applicant ever filed for bankruptcy?
- YES NO Has the business entity ever defaulted on a loan?
- YES NO Do you and/or Applicant owe any income, payroll, sales, or other taxes that are past due?
- YES NO Is the Applicant party to a claim or lawsuit?
- YES NO Does the Applicant have any other credit applications pending?

Pursuant to the USA Patriot Act (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism). Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



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OWNER/GUARANTOR/AUTHORIZED SIGNER (For each additional principal owner or guarantor, whether an individual, partner, LLC member if member managed or LLC manager if manager managed, please complete the following sections as needed. If Non-Profit, this section is used for authorized signers.)

| | | | |
|--|---------------|------------------------|---------------------------------|
| ↑ Owner/Guarantor/Authorized Signer Name | | Title | Ownership % |
| \$ Amount Requested Per Cardholder | Date of Birth | Social Security Number | Mother's Maiden Name |
| Street Address | | City | State Zip |
| Email | Home Phone | Cell Phone | Work Phone Extension Fax Number |
| Preferred Contact Method | Gross Income* | Do you own or rent? | Monthly Mortgage/Rent Payment |

OWNER/GUARANTOR/AUTHORIZED SIGNER (For each additional principal owner or guarantor, whether an individual, partner, LLC member if member managed or LLC manager if manager managed, please complete the following sections as needed. If Non-Profit this section is used for authorized signers.)

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OWNER/GUARANTOR/AUTHORIZED SIGNER (For each additional principal owner or guarantor, whether an individual, partner, LLC member if member managed or LLC manager if manager managed, please attach additional sheets as needed. If Non-Profit this section is used for authorized signers.)

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|--|---------------|------------------------|---------------------------------|
| ↑ Owner/Guarantor/Authorized Signer Name | | Job Title | Ownership % |
| \$ Amount Requested Per Cardholder | Date of Birth | Social Security Number | Mother's Maiden Name |
| Street Address | | City | State Zip |
| Email | Home Phone | Cell Phone | Work Phone Extension Fax Number |
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* Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying obligation.



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SIGNATURES/AGREEMENT

By signing this document you represent and warrant the following: The Credit Union may rely on all the information provided by you on this and other documents signed by or agreed to by you as being complete, true and correct. You are aware that submitting false information may be punishable under Section 1014 of Title 18 of the United States Code and Section 1572 of the California Civil Code. The foregoing information shall be your continuing representation until and unless you advise the Credit Union of material changes, and you will immediately so advise the Credit Union of any adverse changes in your business or financial condition. The Credit Union shall have the continuing right to verify any of the foregoing information, including the right to obtain tax return information from the Internal Revenue Service and the Franchise Tax Board and the right to obtain both the business' credit report and the individual's consumer credit report, for the purpose of verifying the above and determining the Applicant's qualification for the business credit requested. Upon request, the Credit Union will provide you with the name and address of the agency that provided the credit report. You understand credit inquiries may impact your credit score. By signing below you authorize the Credit Union to obtain this information and to provide other creditors who inquire with the nature and status of your credit with the Credit Union.

If this is an application for an UNSECURED Business Loan/Credit Line/Card, and if the Credit Union approves this application, Applicant and all owners and guarantors agree to be bound by the terms of the loan/credit line/credit card agreement, which will be sent to Applicant including waivers of all suretyship defenses by guarantors. Applicant agrees to notify the Credit Union immediately if it does not receive the loan/credit line/credit card agreement within(10) days after submittal of the application to the Credit Union, or if Applicant, owners and guarantors do not agree to be bound by the terms of the loan/credit line/credit card agreement upon receipt thereof. Applicant's acceptance or use of the credit card shall be evidence Applicant's, owners' and guarantors' agreement to all terms of the loan/credit line/credit card agreement.

If this is an application for a SECURED Business Line of Credit, additional documentation will be sent to applicant and guarantors for execution and submittal to Credit Union for approval.

By checking this box, I provide my express consent authorizing Provident Credit Union to contact me by telephone, which may include artificial or pre-recorded calls and/or text messages, delivered via automated technology, to the phone number(s) that I have provided above. I understand that my consent is not required to receive financial products or services. In order to speak with a representative about the offered products or services without providing consent, please visit your local Provident Credit Union branch or call (800) 632-4600.

X

Owner/Guarantor/Authorized Signer _____ Date _____ Print Name _____ Title _____

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