



BUSINESS REWARDS VISA

• APPLICATION
• AGREEMENT

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 (650) 508-0619 fax providentcu.org

TELL US ABOUT YOUR CREDIT REQUEST

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

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	
_____		_____		Fax Number	
_____		_____		_____	
Primary Contact Person		Contact Phone		Date Business Established	
_____		_____		Under Current Management Since (Mo/Yr)	
_____		_____		_____	
Entity Type (e.g., Partnership, Corporation)		Industry (e.g., Real Estate, Food Service):		Number of Employees	
_____		_____		Annual Gross Revenue	
_____		_____		Annual Net Income	

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.

OWNER/GUARANTOR (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.)

Owner/Guarantor 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 Household Income*	Do you own or rent?	Monthly Mortgage/Rent Payment		

OWNER/GUARANTOR (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.)

Owner/Guarantor 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 Household Income*	Do you own or rent?	Monthly Mortgage/Rent Payment		

OWNER/GUARANTOR (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.)

Owner/Guarantor 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
Preferred Contact Method	Gross Household Income*	Do you own or rent?	Monthly Mortgage/Rent Payment		

OWNER/GUARANTOR (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.)

Owner/Guarantor 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
Preferred Contact Method	Gross Household Income*	Do you own or rent?	Monthly Mortgage/Rent Payment		

* 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.

CARDHOLDER AND AUTHORIZED USER INFORMATION

Business Name to be displayed on the card(s) (Max. 21 characters including spaces)

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Authorized User Information (Cardholders subject to cash advance limits)

1.	<input style="width: 95%;" type="text"/> ↑ Cardholder Name	\$	<input style="width: 95%;" type="text"/> Amount Requested	<input style="width: 95%;" type="text"/> Driver License No.	<input style="width: 95%;" type="text"/> State	<input style="width: 95%;" type="text"/> Issue Date
	<input style="width: 95%;" type="text"/> Billing Address		<input style="width: 95%;" type="text"/> City		<input style="width: 95%;" type="text"/> State	<input style="width: 95%;" type="text"/> Zip
	<input style="width: 95%;" type="text"/> Date of Birth		<input style="width: 95%;" type="text"/> Social Security Number		<input style="width: 95%;" type="text"/> Mother's Maiden Name	
2.	<input style="width: 95%;" type="text"/> ↑ Cardholder Name	\$	<input style="width: 95%;" type="text"/> Amount Requested	<input style="width: 95%;" type="text"/> Driver License No.	<input style="width: 95%;" type="text"/> State	<input style="width: 95%;" type="text"/> Issue Date
	<input style="width: 95%;" type="text"/> Billing Address		<input style="width: 95%;" type="text"/> City		<input style="width: 95%;" type="text"/> State	<input style="width: 95%;" type="text"/> Zip
	<input style="width: 95%;" type="text"/> Date of Birth		<input style="width: 95%;" type="text"/> Social Security Number		<input style="width: 95%;" type="text"/> Mother's Maiden Name	

SIGNATURES/AGREEMENT

By signing below 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. REQUIRED SIGNERS: CORPORATION—The person(s) named in the Corporate Resolution below; PARTNERSHIP—All general partners; SOLE PROPRIETORSHIP—The owner (if married you may apply for a separate account); LIMITED LIABILITY COMPANY—All members if member managed or all manager(s) if manager managed; TRUST—All Trustees.

PERSONAL GUARANTEE

Guarantee must be completed for all credit requests by all shareholders, partners, or LLC Members and LLC Managers.

The undersigned ("Guarantor") unconditionally guarantees and promises to pay any and all Applicant obligations to Credit Union arising under or relating to the application and loan/credit line/credit card agreement as well as any extensions, increases, modifications, or renewals thereof, and agrees to the waiver of suretyship defenses AND other terms and conditions of this card set forth on our web site at:

http://providentcu.org/AFrames/Borrow/Visa/disclosures/Guarantors_Waivers.html PLEASE CAREFULLY READ THE LOAN/CREDITLINE/CREDITCARD AGREEMENT AND THE WEB SITE DISCLOSURES. Guarantor/s agrees to pay Credit Union's costs and attorney fees in enforcing this guarantee. This guarantee shall benefit the Credit Union and its successors and assigns. If approved, the actual credit granted may be less than the amount requested. Any indebtedness of the Applicant now or hereafter held by the Guarantor/s is hereby subordinated to the indebtedness of the Applicant to Credit Union.

I am an owner, co-owner or guarantor (individual, partner, LLC Member or LLC Manager) and I have read and agree to the terms set forth above.

X	<input style="width: 95%;" type="text"/> Signature of Owner/Guarantor	<input style="width: 95%;" type="text"/> Date	<input style="width: 95%;" type="text"/> Print Name	<input style="width: 95%;" type="text"/> Title
X	<input style="width: 95%;" type="text"/> Signature of Co-Owner/Co-Guarantor	<input style="width: 95%;" type="text"/> Date	<input style="width: 95%;" type="text"/> Print Name	<input style="width: 95%;" type="text"/> Title
X	<input style="width: 95%;" type="text"/> Signature of Co-Owner/Co-Guarantor	<input style="width: 95%;" type="text"/> Date	<input style="width: 95%;" type="text"/> Print Name	<input style="width: 95%;" type="text"/> Title
X	<input style="width: 95%;" type="text"/> Signature of Co-Owner/Co-Guarantor	<input style="width: 95%;" type="text"/> Date	<input style="width: 95%;" type="text"/> Print Name	<input style="width: 95%;" type="text"/> Title

CORPORATE RESOLUTION (For Corporate Applicants)

Resolved: That the (insert title only e.g., President) _____ and/or the (insert title) _____ is/are authorized to apply for credit and enter into binding loan agreements, including but not limited to the agreement referenced in this application, on behalf of this corporation.

Resolved Further: That each officer name above is authorized to enter loan renewal, modification, extension and security agreements on behalf of this corporation.

Certification: I certify that I am the Secretary or Assistant Secretary of the corporation and that I am authorized to make this certification. The foregoing resolution was duly adopted by the corporation's board of directors, is currently in effect, and has not been revoked or amended; and the signatures and titles set forth above and on the previous pages are the genuine signatures and titles of the persons indicated.

X	<input style="width: 95%;" type="text"/> Signature of Secretary or Assistant Secretary	<input style="width: 95%;" type="text"/> Date
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GUARANTOR/S' WAIVERS

Guarantor/s waive the following suretyship defenses, statutory and other rights:

(a) presentment, demand, protest, notice of protest, and notice of nonpayment; (b) the right to require Credit Union to proceed against Applicant or any other guarantor; and (c) the right to require Credit Union to pursue any remedy in connection with the guaranteed indebtedness, or to notify Guarantor/s of an additional indebtedness incurred by the Applicant or any changes in the Applicant's financial condition; and (d) any defense arising by reason of any defense being asserted by the Applicant or other guarantor/s. Guarantor/s authorizes Credit Union without prior consent to extend, modify, compromise, accelerate, renew, increase, or otherwise change the terms of the indebtedness guaranteed by this guarantee.

Regardless of whether Guarantor/s may have made any payments to Credit Union, Guarantor/s hereby waives: (i) all rights of subrogation, indemnification, contribution, and any other rights to collect reimbursement from Applicant or any other party for any sums paid to Credit Union, whether contractual or arising by operation of law (including the United States Bankruptcy Code or any successor or similar statute) or otherwise; (ii) all rights to enforce any remedy that Credit Union may have against Applicant, and (iii) all rights to participate in any security now or later to be held by Credit Union for the business credit card obligations.

The waivers given in this Personal Guarantee shall be effective until the balance on the credit card has been paid in full, and all cards issued by Credit Union have been surrendered to Credit Union. By executing this Guarantee, Guarantor/s freely, irrevocably and unconditionally: (i) waives and relinquishes the above referenced defenses, and agrees that Guarantor/s will be fully liable under this Guarantee; (ii) agrees that Guarantor/s will not assert those defenses in any action or proceeding which Credit Union may commence to enforce this Guarantee; (iii) acknowledges and agrees that the rights and defenses waived by Guarantor/s under this Guarantee include any right or defense that Guarantor/s may have or be entitled to assert based upon or arising out of Section 2848 of the California Civil Code. Without limiting the generality of any other waiver contained herein, to the maximum extent such waiver is permitted by law, Guarantor/s waives any and all benefits arising directly or indirectly under any one or more of the following: any rights and defenses that are or may become available to Guarantor/s by reason of §§ 2787 to 2855, inclusive, of the California Civil Code, California Commercial Code § 3605; or any law of California or any other jurisdiction similar to the sections cited above; or any claim of fraudulent transfer or preference, and further waives any and all suretyship defenses now or later available to it under the California Civil Code or the California Commercial Code.