

A Members 1st Visa Business Card.

The perfect business solution.

Your Business Visa Credit Card account is issued and managed by Members 1st. We keep it simple, convenient, secure and rewarding.

It pays to have our Business Credit Card. At Members 1st, we offer:

- Annualized account summaries
- Card personalization
- Custom credit limit controls
- Unlimited number of credit cards
- No annual fees
- Full 24 x 7 Security Monitoring
- Automatic payment options

When you use your Business Credit Card, we reward you with annual cash back rebates. Rebates are based on the amount of your annual purchases. *

Purchase Amount		Rebate
0 -	\$1,000	.25%
\$1,001	\$2,000	.50%
\$2,001	\$3,000	.75%
\$3,001	and up	1.00%

*Rebates are paid directly to your Business Savings Account in January of each year.

Visa Checkout Online Digital Wallet

With Visa Checkout you'll have access to fast, easy, and secure online purchasing.

Keep track of your Business Credit Card account with online access with Members 1st EZ Business card Management Online Services.

- Payment information
- Payment processing
- Statement history
- Current & pending activity
- Account balances
- Available credit
- Online account modifications
- Individual Online Reporting
- Group/Company Online Reporting

Call us for your business card needs.

Business Visa Credit Cards
(800) 283-2328, Ext. 6035

Business Loans
(800) 283-2328, Ext. 5168

Business Deposit Services
(800) 283-2328, Ext. 5733

Equal Credit Opportunity Act: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating on the basis of sex or marital status. The Federal Agency, which administers compliance with this law concerning this Association, is the Federal Home Loan Board. (1) No applicant may be denied credit on account of the applicant's sex or marital status. (2) The applicant may request the reason for the rejection of his or her application of credit. (3) No person need reapply for credit solely because of a change in marital status has caused deterioration in the person's financial position. (4) A person may have credit in any name permitted by law that he or she regularly uses and is generally known by, so long as no fraud is intended thereby.

M^{1st} MEMBERS 1st
FEDERAL CREDIT UNION
www.members1st.org

OUR MISSION

To serve our community and partner with our members to offer value-added financial products, services, solutions and no-compromise member service.

Members 1st Federal Credit Union

Cash Back REWARDS!



VISA

Business Credit Card Application

Get the business card that pays you back.

It's another Members 1st Business Banking Benefit.

M^{1st} MEMBERS 1st
FEDERAL CREDIT UNION

Members 1st Business Visa Application

Credit Limit Requested:

\$ _____

CREDIT CARD AND GUARANTY AGREEMENT

This Credit Card And Guaranty Agreement (Agreement) is executed for the purpose of including Members First Federal Credit Union (Members 1st) to establish a Visa Business Credit Card account relationship (Account) in the name of the applicant (Company) and to issue its Visa Business Credit Card(s) (Card) for the Account in the name of the Company and in the names of the Company's authorized users (Authorized Users). Members 1st is authorized to investigate, obtain, and exchange such information and data regarding the company, the Authorized Users and the Account with any credit reporting or other sources as it deems necessary. While the Account is active, Company may be asked to provide Members 1st with updated financial statements at least every two (2) years or earlier upon request.

Upon approval of its application, the Company shall furnish Members 1st with a list of Authorized Users, their job titles or relationship to the Company, and the desired credit limit for each Authorized User's Account Card. Company may from time to time amend the list of Authorized Users or adjust the credit limit of any Authorized User's Account Card. Members 1st will determine the total overall credit line for the Account based upon its credit guidelines and the financial circumstances of the Company. At any time Members 1st may increase or decrease the total overall credit line for the Account, limit the rights of the Company or any Authorized User with regard to any Account Card, cancel an Account Card issued to the Company or any Authorized User, or cancel the Account.

The Company and each individual Guarantor shall be jointly and severally responsible for all charges, balances, and liabilities with regard to the Account, whether incurred by the Company or any Authorized User, as determined in accordance with the terms and conditions of the Visa Business Credit Card Agreement and Disclosure (Disclosure) set forth herein or as said Disclosure may be amended from time to time (Account Liabilities). All charges to any Card issued under the Account shall be treated as incurred for business purposes.

By execution hereof each individual Guarantor does unconditionally guarantee and become surety for the full and timely payment of all Account Liabilities as they accrue from time to time (Guaranty). A Guaranty from any individual Guarantor shall take effect when received by Members 1st and shall remain open and continuous until the Guarantor is either (i) released by Members 1st or (ii) the Account has been terminated and all Account Liabilities have been satisfied in full. Each Guaranty from any individual Guarantor shall be enforceable regardless of whether the Guarantor has been received notice of any change to or modification of: (i) the Company's Account credit limit, (ii) the Company's effective interest rates for any transaction with regard to the Account (iii) the number of Authorized Users on the Account or (iv) Members 1st release of the Company or any individual Guarantor.

Each Guaranty from any individual Guarantor is a guaranty of payment and performance. Members 1st shall be entitled to enforce any Guaranty against any Guarantor even if Members 1st has not made any demand upon or taken any action against the Company or any other Guarantor or obligor who is liable for the Account or any of the Account Liabilities. Upon written notice from Members 1st, any individual Guarantor shall make immediate payment of any portion of the Account Liabilities demanded in immediately available funds, without any set-off, deduction or counterclaim. Company and Guarantor shall pay all costs and expenses (including reasonable attorney fees) involved in collection of the Account, the enforcement of this Agreement or any Guaranty hereunder.

This Agreement shall be signed on behalf of the Company by an authorized officer, partner, member or proprietor whose title shall be indicated. Company represents and warrants that all necessary action has been taken to authorize and approve the execution, delivery and performance of this Agreement and Company will provide evidence thereof to Members 1st upon request.

Signature and Title of Authorized Officer and / or Applicant: (Please check one below)

- Authorized Guarantor(s) and / or Users are signing individually and as the Company representative.
- Authorized Applicant(s) and / or Users are signing as the Company's duly authorized representative.

NAME OF COMPANY: _____ DATE: _____

AUTHORIZED SIGNATURE: _____

PRINTED NAME AND TITLE: _____

GUARANTOR'S SIGNATURE: _____ DATE: _____

GUARANTOR'S PRINTED NAME _____

GUARANTOR'S SIGNATURE: _____ DATE: _____

GUARANTOR'S PRINTED NAME _____

COMPANY DATA (PLEASE PRINT)

Company Name _____

Mailing Address _____

City _____ State _____ Zip _____

Physical Address _____

City _____ State _____ Zip _____

Telephone _____

TAX ID Number _____

Nature of Business _____

Date Business Established _____

Email Address _____

Full Time Business Venture? Yes No

Estimated Annual Revenue _____

Estimated Annual Expenses _____

- Corporation
 Sub S Corp
 Partnership

- Sole Proprietorship
 Limited Partnership / LLC
 Non Profit

OWNER'S DATA (PLEASE PRINT)

Name _____

Address _____

City _____ State _____ Zip _____

Social Security Number _____

Percentage Owned _____

Annual Income _____

Place of Employment and Occupation _____

Name _____

Address _____

City _____ State _____ Zip _____

Social Security Number _____

Percentage Owned _____

Annual Income _____

Place of Employment and Occupation _____

Based on credit parameters, further financial information may be required to process your application including but not limited to: Year-to-Date Income Statement & Balance Sheet, 2 years Business Financial Statement and / or Tax Returns, 2 years Personal Tax Returns of All Owners.

Cardholders: (Individuals who receive a card, if additional cards are needed please attach an additional spreadsheet)

Name	Statement Address (if different from above)	Credit Limit	ATM Access	Cash Advance
1.	/	\$	Y/N	Y/N
2.	/	\$	Y/N	Y/N
3.	/	\$	Y/N	Y/N
4.	/	\$	Y/N	Y/N
5.	/	\$	Y/N	Y/N