

# Visa® Business Platinum *QuickApp* Instructions

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Please use the *QuickApp* to apply for the DCU Visa Business Platinum Credit Card when:

- You are interested in a business credit card with a credit limit of \$50,000 or less
- Your business has been in business for at least 2 years
- You are located in Massachusetts, New Hampshire or Rhode Island

(If you would like further information regarding Business Visa or commercial loans, call 800.328.8797 extension 9188.)

## **Instructions:**

1. Fill out the DCU Visa Business Platinum *QuickApp* completely and sign it. Incomplete or unsigned applications will delay your request.
2. A separate *QuickApp* Personal Financial Statement (pages 3 & 4 of the *QuickApp*) must be completed for each principal owning 20% or more of the business. (If spouses are filing jointly, just complete one *QuickApp* Personal Financial Statement and please indicate that it is a joint application.)
3. Include your latest business Tax Return (you may be required to provide additional information for underwriting purposes.)
4. Send your form to DCU for processing by one of the following ways:
  - a. Fax the completed application and tax returns to DCU Commercial Loan Department at 866.733.8009 or
  - b. Bring your completed form to any DCU branch office, or
  - c. Mail your completed form to:

**Digital Federal Credit Union  
Commercial Loan Department  
220 Donald Lynch Blvd  
PO Box 9130  
Marlborough, MA 01752-9130**

## **What you can expect**

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A loan officer will contact you within one business day after we receive your application to discuss your request. Most decisions will be made within four business days of receiving a complete application. DCU will attempt to make the decision on the forms you have supplied; however, it is possible that additional information may be required.

**Disclosures:** If your application for a business credit card has been denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Digital Federal Credit Union Commercial Loan Department, PO Box 9130, Marlborough, MA 01752-9130 within 60 days from the date you are notified of our decision. We will send you a written statement identifying the reasons for the denial within 30 days of receiving your request for the statement.

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**NOTICE:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protect Act. The federal agency that administers compliance with this law concerning this creditor is the National Credit Union Administration, 9 Washington Square, Washington Avenue Extension, Albany, NY 12205, 518.862.7400.

PLEASE RETAIN THESE DISCLOSURES AND A COPY OF YOUR APPLICATION FOR YOUR RECORDS.

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