



Visa® Business Platinum (Basic or Plus) QuickApp Instructions For New Accounts and Increases to Current Accounts

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 \$25,000 or less
- You are located in Massachusetts, New Hampshire or Rhode Island
- **If any of the above do not apply you can apply for a cash secured business credit card.**

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

We provide two types of Visa Business Credit Card Accounts.

Visa Business Platinum Basic: This card is appropriate for small businesses that issue cards to partners, spouses, or key employees (including authorized signatories).

- Up to Four cards with the same account number
- Each card has the company credit limit (each purchase by any card goes against the company limit)
- One Bill-One Payment
- **Access your account 24/7, perform transactions, balance inquires, and view statements by logging on to Online Banking at dcu.org.**

Visa Business Platinum Plus: This card program is appropriate for businesses that need a greater number of cards with varying credit limits. It also allows you to keep track of individual spending and gives you the convenience of compiling all cards on one bill.

- One Control Account
- One Company Credit Limit
- Unlimited amount of cards each with a different account number and each with a different credit limit. The credit limits on each card when added together cannot exceed the company credit limit.
- One Statement for each credit card.
- One consolidated bill for the control account with breakout of transactions by user.
- One monthly payment.
- **This account is not serviced by DCU or linked to any DCU accounts or Online Banking. There is a separate non-DCU web site to view and process limited transactions.**

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 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 Personal Financial Statement and please indicate that it is a joint application.)
3. If you are applying for a cash secured business credit card, print out the *Pledge Agreement for Cash Secured Visa Business Platinum* form, complete and attach to the application.
4. Include your latest business Tax Return (you may be required to provide additional information for underwriting purposes.) Not required if applying for a cash secured business credit card.
5. Send your form to DCU for processing by one of the following ways:
 - a. Fax the completed application and tax returns to the DCU Commercial Lending Department at 866.733.8009 or
 - b. Bring your completed form to any DCU branch, or
 - c. Email your completed form to: comdeposit@dcu.org, or
 - d. Mail your completed form to:

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

For Authorized Users please complete the Visa Business Platinum Authorized User Add/Change Form.

What you can expect

A loan officer may contact you after we receive your application to discuss your request. A decision will be made within 5 business days. 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 Lending Department, 220 Donald Lynch Boulevard, PO Box 9130, Marlborough, MA 01752-9130 within 60 days from the date your 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.

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 Protection Act. The federal agency that administers compliance with this law concerning this creditor is the National Credit Union Administration, Office of Consumer Protection, 1775 Duke Street, Alexandria, VA 23314.

PLEASE RETAIN THESE DISCLOSURES AND A COPY OF YOUR APPLICATION FOR YOUR RECORDS. IF APPROVED, YOU WILL RECEIVE ADDITIONAL DISCLOSURES WITH YOUR NEW CARD(S).

Rev: 8.2016

Statement of Guarantee

Each principal owner with 20% or more ownership in applicant business must sign below. Make additional copies if necessary.

GUARANTEE: For value received, the undersigned unconditionally guarantees any and all obligations arising under any loans and lines of credit granted by DCU to the Applicant, as well as any extensions, increases, modifications, or renewals of such loans or lines (collectively "Loans"). The undersigned waives (i) presentment, demand, notice of protest, notice of dishonor, and notice of nonpayment, (ii) the right to require DCU to proceed against Applicant or any other guarantor liable on, or in connection with, the Loans; and (iii) the right to require DCU to pursue any security property or remedy in connection with the Loans, or to notify the undersigned of any additional indebtedness incurred by the Applicant or any changes in the Applicant's financial condition, and any defense arising by reason of any defense of the Applicant or another guarantor (other than full payment of the Loan).

DCU may, without affecting the undersigned's liability hereunder, and without prior notice or consent, (a) extend, modify, compromise, accelerate, renew, increase or otherwise change the terms of the Loans, including without limitation the interest rate, amount and time for repayment, (b) proceed against one or more of the undersigned without proceeding against the Applicant or another guarantor, (c) obtain credit reports and provide credit information to others (including, without limitation, companies affiliated with DCU), regarding the undersigned from time to time, and (d) release or substitute any party liable directly or indirectly on the Loans or this Guarantee. The undersigned agrees to pay DCU's costs and attorney's fees in enforcing the Guarantee. This Guarantee shall benefit the DCU and its successors and assigns. Any indebtedness of the Applicant now or hereafter held by this undersigned is hereby subordinated to the indebtedness of the Applicant to DCU.

The undersigned agrees to be bound by the terms of the DCU's Arbitration Program Agreement that will be sent to it. The undersigned agrees to notify DCU immediately if it does not receive the Arbitration Program Agreement within ten (10) days after submittal of this guarantee to DCU upon receipt thereof.

The undersigned acknowledges and agrees that should any other person(s) or entity(ies) also guarantee all or any part of the Loans, the undersigned shall be jointly and severally liable to DCU hereunder with any and all such other person(s) or entity(ies).

THE UNDERSIGNED HAS READ AND AGREES TO THE TERMS SET FORTH ABOVE AND THE DISCLOSURES AND SIGNATURES IN THE BELOW SECTION.

Signature _____ Print Name _____ Date _____

Signature _____ Print Name _____ Date _____

For DCU Use Only: Employee Name _____ Branch _____ Date _____

Disclosures and Signatures

Each principal owner with 20% or more ownership in applicant business must sign below.

The undersigned certify that the information provided on and with this form, including financial statements, is complete and correct and that we are authorized to execute this form on behalf of the Applicant. Applicant and Guarantors authorize Digital Federal Credit Union (DCU) to obtain credit reports and provide credit information to others (including, without limitation, companies affiliated with DCU) regarding Applicant and Guarantors from time to time. Applicant and Guarantors also authorize DCU to obtain copies of its tax returns and information from the IRS and other taxing authorities, and agree to execute whatever forms DCU requests to obtain such information. DCU may ask for more documentation besides this application before a decision is made on this request. If the loan(s) is approved, additional documentation will be sent to Applicant for execution and submittal to DCU.

REQUIRED SIGNERS: CORPORATION – The person(s) authorized by the corporation's Board of Directors; PARTNERSHIP – All general partners; SOLE PROPRIETORSHIP – The owner; LIMITED LIABILITY COMPANY – All Members. TRUST – Trustees.

If your application for business credit is 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 Lending Dept., 220 Donald Lynch Boulevard, PO Box 9130, Marlborough, MA 01752-9130, 800.328.8797 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 Protection Act. The federal agency that administers compliance with this law concerning this creditor is National Credit Union Administration, Office of Consumer Protection, 1775 Duke Street, Alexandria, VA 22314.

If I am requesting overdraft protection I understand you will attempt to cover each check for which there are not sufficient funds in my DCU checking account from my DCU Visa Business Platinum, up to my available credit limit. In the event I do not have enough available credit you will immediately attempt to cover the same overdraft from my DCU Primary Savings Account (Overdrafts to Primary Savings Accounts are always limited to three (3) per-month.) If there are not sufficient funds in either the Visa Business Platinum or the Primary Savings Account to cover the check(s), the check(s) will be returned. DCU is under no obligation to clear check in a specified order or to contact the member when overdrafts occur.

AUTHORIZED SIGNATURE

By signing below, I certify that I am authorized to apply for this credit card and contractually bind the Company. I acknowledge and agree on behalf of the Company and individually. (i) to the terms and conditions included with this application and Visa Business Platinum Disclosure. (ii) THAT I AM JOINTLY AND INDIVIDUALLY LIABLE WITH COMPANY FOR ALL CHARGES ON ALL ACCOUNTS AND PERSONALLY GUARANTEE ALL CHARGES PURSUANT TO THE GUARANTEE WITHIN THE ACCOUNT AGREEMENT THAT WILL BE PROVIDED IF THIS APPLICATION IS APPROVED.

1ST BUSINESS OWNER _____
Signature: On Company's behalf and individually _____ Date _____ Title _____

2ND BUSINESS OWNER _____

Attachments to Application

If cash secured: complete *Pledge Agreement for Cash Secured Visa Business Platinum* only. All others must attach the following to the application:

- Latest Business Tax Returns or Accountant Prepared Statements
- Latest Personal Tax Returns on each owner/guarantor who owns 20% or more of the business
- Personal Financial Statements on each owner/guarantor who owns 20% or more of the business (PFS form attached)

Additional information may be required

For Internal Use Only

Branch: _____ Approved by: _____ Teller #: _____ Date: _____ Total Limit: \$ _____

If Cash Secured: Deposit Account Share# _____ Pledge Agreement Received: _____ Date hold put in place: _____

Personal Financial Statement – CONFIDENTIAL

Each owner who owns 20% or more of the business is required to guarantee any loans granted to the applicant. Each owner who owns 20% or more must complete this personal financial statement. Make copies if necessary. Spouses may use just one form if applying jointly.

IMPORTANT: Directions to the Applicant(s) and Guarantor(s)

Read directions before completing this Personal Financial Statement. Please check the appropriate box.

Individual credit – If relying on your own income and assets and not the income and assets of a spouse or another person as a basis for extension of or repayment of credit, complete the Financial Statement below only as it applies to you individually. Do not provide any information about a spouse or other person. Sign the Financial Statement.

Joint credit – If applying for joint credit or for individual credit relying on your own income and/or assets of a spouse or another person as a basis for extension of or repayment of credit requested, complete the Financial Statement below. Include information about income, assets and liabilities of both parties. Both Applicant and Spouse or Co-Applicant must sign this statement.

Applicant / Guarantor Name:	Co-applicant / Guarantor Name:
Residential Address:	Residential Address:
City: State: Zip:	City: State: Zip:
Date of Birth: SSN:	Date of Birth: SSN:
Employer if not loan applicant:	Employer if not loan applicant:

SOURCES OF INCOME		SOURCES OF INCOME	
Income from Applicant Business	\$	Income from Co-applicant Business	\$
Income from Outside Wages	\$	Income from Outside Wages	\$
Real Estate Net Income	\$	Real Estate Net Income	\$
*Other (includes Interest, Dividends)	\$	*Other (includes Interest, Dividends)	\$
Total	\$	Total	\$

*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under court order written agreement oral understanding.

Personal Financial Statement (Information is as of the signature date)

Assets Individual (I) or Joint (J)	Amount	Individual (I) or Joint (J)	Liabilities	Amount	Individual (I) or Joint (J)
Cash in DCU	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Taxes Payable	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Cash in other Financial Institutions	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Revolving Credit/Credit Cards	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Publicly Traded Securities Owned	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Installment Notes	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
IRA/Keogh/Pension/401K	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Mortgages Primary Residence	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Real Estate: Primary Residence	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Mortgages (Other)	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Other Real Estate	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Other Liabilities (Detail)	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Personal Property (incl. Autos)	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)		\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Business Value	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)		\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Other Assets (Detail)	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)		\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Total Assets	\$		Total Liabilities	\$	

Please answer the following questions and provide details on an attached sheet of paper if the answer to any question is YES.

Have you and/or Co-applicant ever filed for bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you or the Co-applicant owe any taxes that are past due?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you and/or Co-applicant ever defaulted on a loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you or the Co-applicant a party to a claim or lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you/or Co-applicant have any past due loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you and the Co-applicant have a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the business for sale or under agreement that would change the ownership of the business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you and/or Co-applicant ever been arrested, charged with or convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Real Estate Owned with Mortgages. Real Estate Type: SF = Single Family, A = Apartments, C = Commercial

Address	RE Type	Units	Title In Name Of	Date Acquired	Cost plus Improvements	Present Mkt. Value	Mortgage Balance	Mortgage Mo. Payment	Lender
					\$	\$	\$	\$	
					\$	\$	\$	\$	
					\$	\$	\$	\$	
Total					\$	\$	\$	\$	

Installment and Auto Loans

Name of Institution	Amount Owning	Monthly Payment	Secured by What Assets
	\$	\$	
	\$	\$	
	\$	\$	

Life Insurance

Owner	Company	Whole Life (WL), Term (TL)	Amount	Cash Surrender Value
			\$	\$
			\$	\$

Ownership in Other Companies (not including applicant company)

Name	% Ownership	Type of Business	City	State

Signatures

I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Applicant / Guarantor's Signature _____ Date _____

Co-applicant / Guarantor's Signature _____ Date _____