



MEMBER BUSINESS CREDIT CARD APPLICATION

The information contained in this application is provided for the purpose of obtaining business (non-consumer) credit with the Credit Union on behalf of the undersigned. It is understood the Credit Union will rely on the information provided in making a credit decision. The undersigned warrants and represents the information herein submitted is true and correct in all respects and Lender may consider their representation continuing until written notice to the contrary is received by the Credit Union from the undersigned. The Credit Union is authorized to make all inquiries it deems necessary to verify the accuracy of the statements herein made, or in its discretion, to further determine the undersigned's credit standing, or the credit standing of any owner or guarantor. The Credit Union is hereby authorized to answer any questions from their parties concerning the undersigned's experience with the Credit Union.

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

APPLICANT INFORMATION

Business Name		Name as it should appear on card		
Street Address	City	State	Zip	
Telephone		Tax I.D. Number		
Email Address		Website		
Description of Business / Organization		Corporation S or C (check one)	Partnership	
		Proprietorship	Limited Liability Company (LLC)	
County and State Where Organized			Date Incorporated	

LIST PRINCIPAL OWNERS AND GUARANTORS (If Partnership), OFFICERS (If Corporation), AS APPLICABLE

Name & Position	Receive Card		Telephone Number		Social Security Number
	Yes	No			
Mailing and Street Address		Years at Address	Date of Birth	Driver's License Number	
Total Annual Income		Source(s) of Income		Percentage of Ownership	
Name & Position	Receive Card		Telephone Number		Social Security Number
	Yes	No			
Mailing and Street Address		Years at Address	Date of Birth	Driver's License Number	
Total Annual Income		Source(s) of Income		Percentage of Ownership	
Name & Position	Receive Card		Telephone Number		Social Security Number
	Yes	No			
Mailing and Street Address		Years at Address	Date of Birth	Driver's License Number	
Total Annual Income		Source(s) of Income		Percentage of Ownership	

CREDIT REQUEST		
Credit Limit Requested	Do you currently have a member business loan with UP Catholic Credit Union?	Yes No
List Other Business Debit <i>(Please list lender, collateral, and current balance, attach extra sheet if needed)</i>		

<p>CREDIT DENIAL NOTICE. If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and 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 :</p> <p style="padding-left: 40px;">Embers Credit Union Commercial Loan Officer 1001 West Barage Ave Marquette, MI 49855 906-228-7080</p> <p>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.</p>	<p>EQUAL CREDIT OPPORTUNITY NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a 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:</p> <p style="padding-left: 40px;">Federal Trade Commission Eaton Center Suite 200 1111 Superior Avenue Cleveland, OH 44144</p>
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SIGNATURES. By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of the parties named in this application have relied on advice from the Lender in applying for or receiving any credit. Loan Applicant acknowledges that Lender has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Lender is also authorized to answer any questions from others about Lender's credit experience with the parties in this application. Loan Applicant will promptly notify Lender of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Lender decides are necessary to complete this application. Loan Applicant authorizes Lender to retain this application, whether or not Lender approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each individual signing below authorizes the Creditor to review their individual credit account, employment history, and a consumer credit report prepared by a credit reporting agency.

Notice – Joint Credit We intend to apply for joint credit. (initials) _____

Applicant Name : _____

By X _____
For Applicant Title Date

By X _____
For Applicant Title Date

By X _____
For Applicant Title Date