

Purchases APR*	11.90%** to 12.90%
Cash Advance and Balance Transfer APR*	11.90%** to 12.90%
Grace Period for Purchases	25 days on average
Method of Computing the Balance for Purchases	Average daily balance (including new purchases)
Annual Fee	None
Cash Advance Fee	None
Over Limit Fee	\$10 if balance exceeds 20% of credit limit, or \$500, whichever is less
Late Fee	\$10 if payment is late 10 days following the due date.

* APR = Annual Percentage Rate. Subject to credit approval. Rates as of 2/1/08 and are subject to change at any time.

** 11.90% APR is based on an automatic payment plan, otherwise rate is 12.90% APR.

Disclosures provided are accurate as of 2/08 and are subject to change. You may contact the Credit Union at: Matadors Community Credit Union, P.O. Box 1052, Northridge, CA 91328 or telephone (818) 993-6328 for any changes in this information.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



TAPE HERE TO SEAL



TAPE HERE TO SEAL

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 759 NORTH RIDGE, CA

POSTAGE WILL BE PAID BY ADDRESSEE

MATADORS COMMUNITY CREDIT UNION
PO BOX 1052
NORTH RIDGE CA 91328-9959



Business VISA Credit Card Application



P.O. Box 1052
Northridge, CA 91328
Phone: (818) 993-6328
FAX: (818) 993-0324

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Business VISA Credit Card

If you are looking for a flexible and affordable credit line for your business, apply for a Matadors Community Credit Union Business VISA Credit Card! With credit limits up to \$15,000, you can make purchases and pay any business expenses, all at a low rate!

Low APR*

Your Business VISA Credit Card comes with a low, FIXED rate. You'll get an even better rate if you sign up for automatic payments!

No Annual Fee

Save up to \$125 or more per year in annual fees.

No Cash Advance Fee

Unlike many other credit cards, your MCCU Business VISA Credit Card has no cash advance fees!

Need Additional Cards?

You can get up to 2 additional cards for your employees at no charge.

Overdraft Protection

Use your MCCU Business VISA Credit Card as overdraft protection for your Business Checking Account!

Extra Awards

Earn points for cash back or travel on your Business Credit Card! Visit our website—www.matadors.org—for more information!

Additional Business VISA Credit Card Benefits

- Auto Rental coverage for collision damage
- Purchase Security and Extended Protection
- Travel and Emergency Assistance Services

Please read the Business VISA Credit Card disclosure for complete details about our Business VISA Credit Card programs. Then complete and return the attached application.



Business VISA Credit Card Application

Credit Union Account No. _____

NOTICE TO SOLE PROPRIETORSHIPS WHERE A SPOUSE IS A JOINT OWNER: If you are applying for a joint account that you and another person will use, complete all sections and provide information in the Owner 2 section about the joint applicant.									
We intend to apply for joint credit. Initials of owner _____					Initials of spouse/joint owner _____				
Type of Entity: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Corporation (LLC) <input type="checkbox"/> Non-Profit									
PURPOSE OF FUNDS									
<input type="checkbox"/> Working Capital <input type="checkbox"/> Purchase/Refinance Equipment <input type="checkbox"/> Buyout Partner/Acquisition of Business <input type="checkbox"/> Refinance Existing Loan <input type="checkbox"/> Other									
BUSINESS INFORMATION									
LEGAL NAME OF BUSINESS					DBA NAME (IF APPLICABLE)			FEDERAL TAX I.D. NUMBER	
BUSINESS STREET ADDRESS					CITY			STATE	ZIP CODE
BUSINESS MAILING ADDRESS (IF DIFFERENT)					CITY			STATE	ZIP CODE
BUSINESS CONTACT NAME		BUSINESS PHONE NO. () () ()	BUSINESS CELL PHONE NO. () () ()	BUSINESS FAX NO. () () ()	DATE BUS. ESTABLISHED (MM/YY)		UNDER PRESENT MGMT SINCE (MM/YY)		
INDUSTRY CATEGORY <input type="checkbox"/> MANUFACTURER <input type="checkbox"/> WHOLESALE <input type="checkbox"/> SERVICE <input type="checkbox"/> RETAIL				Current balance of ALL MCCU BUSINESS deposit accounts (COMBINED) \$		ANNUAL BUSINESS REVENUE/SALES (Most recent fiscal year-end) \$			
DESCRIBE YOUR PRODUCT OR SERVICE									
PROVIDE INFORMATION FOR ALL OWNERS WITH 20% OR GREATER INTEREST (Min. of 75% of ownership represented)									
1	FIRST NAME		MIDDLE INIT.	LAST NAME		DATE OF BIRTH		SOCIAL SECURITY NUMBER	
RESIDENCE STREET ADDRESS					<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		NO. OF YEARS	MONTHLY HOUSING PAYMENT \$	
CITY			STATE	ZIP	HOME PHONE NO. () () ()		WORK PHONE NO. () () ()		ANNUAL HOUSEHOLD INCOME \$
OFFICER TITLE		% OF OWNERSHIP %		BUSINESS PHONE NO. () () ()	NAME AND PHONE NUMBER OF CLOSEST FRIEND OR RELATIVE (not living with you)				
CITIZENSHIP <input type="checkbox"/> US Citizen <input type="checkbox"/> Non-US Citizen				IF NON-US CITIZEN, PLEASE INDICATE RESIDENCY STATUS <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien					
ARE YOU AN EMPLOYER, EXECUTIVE OFFICER, OR ON THE BOARD OF DIRECTORS OF MATADORS CCU OR ANY OF ITS PARENT, AFFILIATES AND/OR SUBSIDIARIES? <input type="checkbox"/> Yes <input type="checkbox"/> No						ARE YOUR PERSONAL ASSETS HELD IN A TRUST? <input type="checkbox"/> Yes <input type="checkbox"/> No			
2	FIRST NAME		MIDDLE INIT.	LAST NAME		DATE OF BIRTH		SOCIAL SECURITY NUMBER	
RESIDENCE STREET ADDRESS					<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		NO. OF YEARS	MONTHLY HOUSING PAYMENT \$	
CITY			STATE	ZIP	HOME PHONE NO. () () ()		WORK PHONE NO. () () ()		ANNUAL HOUSEHOLD INCOME \$
OFFICER TITLE		% OF OWNERSHIP %		BUSINESS PHONE NO. () () ()	NAME AND PHONE NUMBER OF CLOSEST FRIEND OR RELATIVE (not living with you)				
CITIZENSHIP <input type="checkbox"/> US Citizen <input type="checkbox"/> Non-US Citizen				IF NON-US CITIZEN, PLEASE INDICATE RESIDENCY STATUS <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien					
Please read before signing: The terms "I" and "my," where contained herein, apply to all parties signing below as applicants and authorized signers. I/We hereby apply for a Matadors Community Credit Union Business VISA Credit Card. I/We give the above information for the purpose of obtaining credit and authorize the obtaining of information concerning any statement made herein. I/We agree to be bound by the terms and conditions set forth in the cardholder agreement that will be mailed to me upon approval. If I fail to maintain the Account Relationship which qualified me for a preferred rate, my loan rate may be changed to (a) the current regular rate in effect, or (b) the regular rate in effect on the initial loan date, at the sole option of the Credit Union. It is a Federal Crime to give false information or forge a document to induce a Federally Insured Credit Union to grant a loan.									
X _____ Date _____					X _____ Date _____				
Member Signature					Member Signature				