



Widget Federal Credit Union DBA Widget Financial
2154 East Lake Rd * Erie, PA 16511

BUSINESS CREDIT CARD APPLICATION

Page 2 contains a summary of this credit card account – please be sure to read it before signing this application.

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).

Sole Proprietors may apply for credit in your name alone, regardless of marital/registered domestic partnership status.

CREDIT CARD REQUEST

OWNERSHIP STRUCTURE: <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> C Corp <input type="checkbox"/> S Corp <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership	AGGREGATE CARD CREDIT LIMIT REQUESTED	ACCOUNT NUMBER
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BUSINESS INFORMATION

Legal Name of Business (or Sole Proprietor name)			DBA Name(s)		
Year Established	Current Ownership Since	Building is: <input type="checkbox"/> Owned <input type="checkbox"/> Leased	Nature of Business		TIN
Business Address (Street, City, State, Zip)			Contact Name	Title	Phone
Business Mailing Address (if different from above)					

BUSINESS OWNERS (20% OR MORE)

NAME	TITLE	% OWNERSHIP	SOCIAL SECURITY NUMBER	Amount of Credit Allocated

GUARANTOR

Name and Address (Street, City, State, Zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Employer Name and Address (Street, City, State, Zip)		
Position or Job Title	Supervisor		Start Date	Home Phone	Work Phone
SSN	ID #	ID Type	ID Issue Date	ID Expiration Date	Date of Birth
Complete for joint, secured credit or if you live in a community property state			<input type="checkbox"/> MARRIED	<input type="checkbox"/> UNMARRIED	<input type="checkbox"/> SEPARATED

GUARANTOR

Name and Address (Street, City, State, Zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Employer Name and Address (Street, City, State, Zip)		
Position or Job Title	Supervisor		Start Date	Home Phone	Work Phone
SSN	ID #	ID Type	ID Issue Date	ID Expiration Date	Date of Birth
Complete for joint, secured credit or if you live in a community property state			<input type="checkbox"/> MARRIED	<input type="checkbox"/> UNMARRIED	<input type="checkbox"/> SEPARATED

INCOME

You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

Guarantor Name				
Source of Income				
Net Annual Income				

FINANCIAL INFORMATION FOR EACH CARD HOLDER

Please attach the following items:

- Federal Tax Returns (latest 2 years)
- Income Statement for current year
- Articles of Incorporation or Partnership Agreement
- Balance Sheet
- Personal Financial Statements
- Other:

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0.00% Introductory APR for the first six billing cycles following the opening date of your account.</p> <p>After that, your APR will be 10.0% to 18.0% based on the market.</p> <p>This APR will vary with the market based on the highest Prime Rate of Interest as reported in the Wall Street Journal under the "Money Rates" Section plus a Margin of 4% or currently 12.50%</p>
APR for Balance Transfers	<p>0.00% Introductory APR for the first six billing cycles following the opening date of your account. After that, your APR will be 10.0% to 18.0% based on the market.</p> <p>This APR will vary with the market based on the highest Prime Rate of Interest as reported in the Wall Street Journal under the "Money Rates" Section plus a Margin of 4% or currently 12.50%</p>
APR for Cash Advances	<p>Your APR will be 10.0% to 18.0% based on the market.</p> <p>This APR will vary with the market based on the highest Prime Rate of Interest as reported in the Wall Street Journal under the "Money Rates" Section plus a Margin of 8% or currently 16.50%</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, there is no minimum interest charge.
Loss of Introductory Rate	We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer Fee 3% of the amount of each balance transfer • Cash Advances 3% of each cash advance or \$10, whichever is greater • Foreign Transaction 3% of each multiple currency transaction in U.S. dollars 2.8% of each single currency transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$25 • Returned Payment Up to \$10 • Over Limit None

How we will calculate your balance: We use the method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Promotional Period for Introductory APR The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six (6) months following the opening date of your account.

Loss of Introductory Rate We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Other Disclosures

Late Payment: Up to **\$25** if we do not receive your payment within 20 days from the due date listed on your billing statement, or the required minimum payment due, whichever is less.

Statement Copy Fee: **\$2.50**

Document Copy Fee: **\$2.50**

Rush Fee for Card: **\$30**

Card Replacement Fee: **\$8**

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Notice to New York Residents:

You may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.