

COMPANY INFORMATION

_____ Company Name

Street Address _____ City / State _____

Previous Address (if at current address less than 2 years) _____ City / State _____
 () _____ () _____

Day Phone Number _____ Evening Phone Number _____

Nature of Business _____

Email Address _____

Service 1st Business Account Number _____

Primary Financial Institution _____

\$ _____
Amount of Credit Requested

Zip Code _____

Zip Code _____

Tax ID Number _____

Date Business Established _____

<input type="checkbox"/> Corporation	<input type="checkbox"/> Sole Proprietorship
<input type="checkbox"/> Sub S Corp	<input type="checkbox"/> Limited Partnership/LLC
<input type="checkbox"/> Partnership	<input type="checkbox"/> Non Profit

Full Time Business Venture? YES NO

OWNER/PRINCIPAL/ GUARANTOR DATA

First Name _____ Middle Initial _____ Last Name _____

Service 1st Member Number _____ Social Security Number _____

Street Address _____ City / State _____

Previous Address (if at current address less than 2 years) _____ City / State _____
 () _____ () _____

Day Phone Number _____ Evening Phone Number _____

_____/_____/_____
Date of Birth

Zip Code _____

Zip Code _____

Percentage Owned _____

First Name _____ Middle Initial _____ Last Name _____

Service 1st Member Number _____ Social Security Number _____

Street Address _____ City / State _____

Previous Address (if at current address less than 2 years) _____ City / State _____
 () _____ () _____

Day Phone Number _____ Evening Phone Number _____

_____/_____/_____
Date of Birth

Zip Code _____

Zip Code _____

Percentage Owned _____

ITEMS NEEDED TO PROCESS YOUR APPLICATION

- Year-to-Date Income Statement & Balance Sheet (only required if business is opened less than 3 years)
- 2 years Business Financial Statement and or Tax Returns
- 2 years Personal Tax Return of All Owners

CARDHOLDERS : (Individuals who receive cards, if additional cards are needed please attach spreadsheet.)

Name	Statement Address & Phone (if different from above)	Credit Limit	ATM	Cash Advance (CA)	CA Limit
_____	_____	\$ _____	Y/N	Y/N	\$ _____
_____	_____	\$ _____	Y/N	Y/N	\$ _____
_____	_____	\$ _____	Y/N	Y/N	\$ _____
_____	_____	\$ _____	Y/N	Y/N	\$ _____
_____	_____	\$ _____	Y/N	Y/N	\$ _____
_____	_____	\$ _____	Y/N	Y/N	\$ _____

Individual Statements

Consolidated Statement

CREDIT CARD AND GUARANTY AGREEMENT

This Credit Card and Guaranty Agreement (Agreement) is executed for the purpose of establishing a VISA® Business Credit Card account relationship (Account) in the name of the applicant (Company) with Service 1st Federal Credit Union (Service 1st). Service 1st will issue its VISA® Business Credit Card(s) (Card) for the Account in the name of the Company and in the names of the Company’s authorized users (Authorized Users). Service 1st is authorized to obtain and exchange information and data regarding the company, the Authorized Users and the Account with any credit reporting agency or other sources, as deemed necessary. Company must provide Service 1st with updated financial statements at least every two (2) years, or earlier upon request.

Upon approval of this application, the Company must provide Service 1st with a list of Authorized Users, their job titles or relationship to the Company and the desired credit limit for each Authorized User’s Account Card. Company may amend the list of Authorized Users or adjust the credit limit of any Authorized User’s Account Card from time to time. Service 1st will determine the total overall credit line for the Account based upon its credit guidelines and the financial condition of the Company. At any time, Service 1st may increase or decrease the total overall credit line for the Account, limit the rights of the Company or any Authorized User with regard to any Account Card, cancel an Account Card issued to the Company or any Authorized User, or cancel the Account.

The Company and each individual Guarantor will be jointly and severally responsible for all charges, balances, and liabilities with regard to the Account, whether incurred by the Company or any Authorized User, as determined in accordance with the terms and conditions of the VISA® Business Credit Card Agreement and Disclosure (Disclosure) set forth herein or as said Disclosure may be amended from time to time (Account Liabilities). All charges to any Card issued under the Account will be treated as incurred for business purposes.

By execution hereof, each individual Guarantor does unconditionally guarantee and become surety for the full and timely payment of all Account Liabilities as they accrue from time to time (Guaranty). A Guaranty from any individual Guarantor will take effect when received by Service 1st and will remain open and continuous until the Guarantor is either (i) released by Service 1st or (ii) the Account has been terminated and all Account Liabilities have been paid in full. Each Guaranty from any individual Guarantor will be enforceable regardless of whether the Guarantor has received notice of any change to or modification of: (i) the Company’s Account credit limit, (ii) the Company’s effective interest rates for any transaction with regard to the Account (iii) the number of Authorized Users on the Account or (iv) Service 1st release of the Company or any individual Guarantor.

Each Guaranty from any individual Guarantor is a guaranty of payment and performance. Service 1st is entitled to enforce any Guaranty against any Guarantor even if Service 1st has not made any demand upon or taken any action against the Company or any other Guarantor or obligor who is liable for the Account or any of the Account Liabilities. Upon written notice from Service 1st, any individual Guarantor must make immediate payment of any portion of the Account Liabilities demanded in immediately available funds, without any set-off, deduction or counterclaim. Company and Guarantor must pay all costs and expenses (including reasonable attorney fees) involved in collection of the Account, the enforcement of this Agreement or any Guaranty hereunder.

This Agreement must be signed on behalf of the Company by an authorized officer, partner, member or proprietor whose title must be indicated. Company represents and warrants that all necessary action has been taken to authorize and approve the execution, delivery and performance of this Agreement and Company will provide evidence of this to Service 1st upon request.

SIGNATURE and TITLE of AUTHORIZED OFFICER and/or APPLICANT (Please check one below)

- Authorized Guarantor(s) and/or Users are signing individually and as the Company representatives.
- Authorized Applicant(s) and/or Users are signing as the Company’s duly authorized representatives. (Will need Corporate Resolution)

Company Name _____
Date

Authorized Signature _____
Printed Name and Title

Guarantor’s Signature _____
Date _____
Printed Name

Guarantor’s Signature _____
Date _____
Printed Name