### **Business Credit Card Application**

A table that includes required credit card disclosures is on a separate document provided with this application. To obtain any change in the required information since it was last printed, call us toll free at 888-834-8255.

☐ Approved ☐ Denied
# of Cards:
Total Credit Limit: \$

Credit-Union Use Only

Type of Organization:  Corporation Partnership Sole Proprietorship LLC Non-Profit Other  Nature of Business:  Gross Annual Sales: Financial Institution (other than TEG): Account Number: Total Check	Loan Officer Signature:			
BUSINESS INFORMATION  Legal Business Name:    Tax ID Number:				
Business STREET Address (cannot be a PO Box):  City: State:  Mailing Address (if different from above):  City: State:  Mailing Address (if different from above):  City: State:  Business Phone: Business Email: Year Business Started: Number of Type of Organization: □ Corporation □ Partnership □ Sole Proprietorship □ LLC □ Non-Profit □ Other □ Nature of Business:  Gross Annual Sales: Financial Institution (other than TEG): Account Number: Total Check Account Be State Started: Number of Account Business:  Business Name as it should appear on the card(s) (Limited to a total of 21 spaces, abbreviate if needed)  Business Credit Card(s) be issued to the cardholders listed on this Applicant, I am requesting that an Account be opened for the Applicant, and that Business Credit Card(s) be issued to the cardholders listed on this Application. I furthermore represent that I am authorized to sign this App of the Applicant and that all information provided herein is true and correct. I also authorize TEG Credit Union to verify the information giver receive and exchange credit information about the Applicant and its principle owner(s), both now and in the future. The Applicant and i, lind information and the supposes and to be bound by the terms and conditions of the Business Credit Card (and the Applicant and that all information about the Applicant and its principle owner(s), both now and in the future. The Applicant and i, lind information giver receive and exchange credit information about the Applicant and its principle owner(s), both now and in the future. The Applicant and i, lind information about the Applicant and its principle owner(s), both now and in the future. The Applicant and i, lind information of the Business Credit Card (and the Credit Union to secure payments of all obligations under Applicant will provide the Credit Union evidence of such action upo acknowledge and agree that Applicant is granting Credit Union to secure payments of all obligations under Applicant or credit card account, and all other curr	Total Number of Cards Desired:			
Business STREET Address (cannot be a PO Box):  City: State:  Mailing Address (if different from above):  City: State:  Business Phone: Business Email: Year Business Started: Number of Type of Organization: Corporation Partnership Sole Proprietorship LLC Non-Profit Other  Type of Organization: Corporation Partnership Sole Proprietorship LLC Non-Profit Other  Nature of Business:  Gross Annual Sales: Financial Institution (other than TEG): Account Number: Total Check Account Basiness Name as it should appear on the card(s) (Limited to a total of 21 spaces, abbreviate if needed)  Business Name as it should appear on the card(s) (Limited to a total of 21 spaces, abbreviate if needed)  Business Credit Card(s) be issued to the cardholders listed on this Application. I furthermore represent that I am authorized to sign this App of the Applicant and that all information about the Applicant and its principle owner(s), both now and in the future. The Applicant and it of information about the Applicant and its principle owner(s), both now and in the future. The Applicant and it indipinity agree to use the card(s) for business purposes and to be bound by the terms and conditions of the Business Credit Card Agreem ent, from time to time, and which will be provided upon account opening. I further certify that the extension, performance, and delivery of this Agben authorized by all necessary legal action by the Applicant, and the Applicant will provide the Credit Union vericence of such action upo acknowledge and agree that Applicant is granting Credit Union a Uniform Commercial Code security interest in any deposit or accounts. Apwith the Credit Union to secure payments of all obligations under Applicant's credit card account, and all other current or future indebtednes whether under this Application or any other indebtedness to Credit Union. An electronic facsimile of my signature, in any capacity, may be of Applicant's and my agreement to the terms of this Application.				
Mailing Address (If different from above):    City:   State:	Tax ID Number:			
Business Phone:   Business Email:   Year Business Started:   Number of Type of Organization:   Corporation   Partnership   Sole Proprietorship   LLC   Non-Profit   Other   Nature of Business:   Financial Institution (other than TEG):   Account Number:   Total Check Account Bet Started:   Account Number:   Total Check Account Bet Started:   Account Number:   Total Check Account Bet Started:   Total Check Account Bet Started:   Account Number:   Total Check Account Bet Started:   Total Check Account Bet	Zip Code:			
Type of Organization: Corporation Partnership Sole Proprietorship LLC Non-Profit Other  Nature of Business:  Gross Annual Sales: Financial Institution (other than TEG): Account Number: Total Check Account Bassiness Name as it should appear on the card(s) (Limited to a total of 21 spaces, abbreviate if needed)  Business Name as it should appear on the card(s) (Limited to a total of 21 spaces, abbreviate if needed)  By signing this Application as an Authorized Officer of the Applicant, I am requesting that an Account be opened for the Applicant, and that Business Credit Card(s) be issued to the cardholders listed on this Application. I furthermore represent that I am authorized to sign this App of the Applicant and that all information provided herein is true and correct. I also authorize TEG Credit Union to verify the information giver receive and exchange credit information about the Applicant and its principle owner(s), both now and in the future. The Applicant and I, inditionally agree to use the card(s) for business purposes and to be bound by the terms and conditions of the Business Credit Card Agreem ent from time to time, and which will be provided upon account opening. I further certify that the extension, performance, and delivery of this Apben authorized by all necessary legal action by the Applicant, and the Applicant will provide the Credit Union evidence of such action upo acknowledge and agree that Applicant is granting Credit Union a Uniform Commercial Code security interest in any deposit or accounts. Ap with the Credit Union to secure payments of all obligations under Applicant's credit card account, and all other current or future indebtednes whether under this Application or any other indebtedness to Credit Union. An electronic facsimile of my signature, in any capacity, may be of Applicant's and my agreement to the terms of this Application.	Zip Code :			
Business Name as it should appear on the card(s) (Limited to a total of 21 spaces, abbreviate if needed)  Business Name as it should appear on the card(s) (Limited to a total of 21 spaces, abbreviate if needed)  Business Authorization  By signing this Application as an Authorized Officer of the Applicant, I am requesting that an Account be opened for the Applicant, and that Business Credit Card(s) be issued to the cardholders listed on this Application. I furthermore represent that I am authorized to sign this App of the Applicant and that all information provided herein is true and correct. I also authorize TEG Credit Union to verify the information giver receive and exchange credit information about the Applicant and its principle owner(s), both now and in the future. The Applicant indijointly agree to use the card(s) for business purposes and to be bound by the terms and conditions of the Business Credit Card Agreem ent, from time to time, and which will be provided upon account opening. I further certify that the extension, performance, and delivery of this Apbeen author-ized by all necessary legal action by the Applicant will provide the Credit Union evidence of such action upon acknowledge and agree that Applicant is granting Credit Union a Uniform Commercial Code security interest in any deposit or accounts. Ap with the Credit Union to secure payments of all obligations under Applicant's credit card account, and all other current or future indebtednes whether under this Application or any other indebtedness to Credit Union. An electronic facsimile of my signature, in any capacity, may be of Applicant's and my agreement to the terms of this Application.	Employees:			
Business Name as it should appear on the card(s) (Limited to a total of 21 spaces, abbreviate if needed)  Business Authorization  By signing this Application as an Authorized Officer of the Applicant, I am requesting that an Account be opened for the Applicant, and that Business Credit Card(s) be issued to the cardholders listed on this Application. I furthermore represent that I am authorized to sign this App of the Applicant and that all information provided herein is true and correct. I also authorize TEG Credit Union to verify the information giver receive and exchange credit information about the Applicant and its principle owner(s), both now and in the future. The Applicant and I, indijointly agree to use the card(s) for business purposes and to be bound by the terms and conditions of the Business Credit Card Agreem ent, from time to time, and which will be provided upon account opening. I further certify that the extension, performance, and delivery of this Applicant multiprovided and agree that Applicant is granting Credit Union a Uniform Commercial Code security interest in any deposit or accounts. Ap with the Credit Union to secure payments of all obligations under Applicant's credit card account, and all other current or future indebtednes whether under this Application or any other indebtedness to Credit Union. An electronic facsimile of my signature, in any capacity, may be of Applicant's and my agreement to the terms of this Application.				
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	olication on behal n and to lawfully ividually and t, as amended pplication has on request. I oplicant maintains ss to Credit Unior			



MATION FOR ADDITIONAL GUARANTORS SHOULD BE	PROVIDED ON A SEPARATE FORM				
Name of Personal Guarantor:	Social Security Number:	Date of Bi	irth:		
% Ownership of Company:		1			
☐ Sole Owner ☐ Managing Member ☐ P	artner 🗆 CEO 🗆 Preside	ent □ Vice President □ Treasure	er 🗆 Other:		<del></del>
Home STREET Address (Cannot be a PO I	City:	State:	Zip Code:		
Business Phone: Business Email:		1		rsonal Annual Income:	
		\$			
GUARANTOR(S) INFORMATION (A MATION FOR ADDITIONAL GUARANTORS SHOULD BE		F THE BUSINESS ARE GENERALLY REQUIRE	ED TO PERSONALLY	GUARANTEE CREDIT CARD A	ACCOUNTS. INFOR-
Name of Personal Guarantor:	Social Security Number:	Date of B	Date of Birth:		
% Ownership of Company:					
□ Sole Owner □ Managing Member □ P	artner □ CEO □ Preside	ent □ Vice President □ Treasure	er 🗆 Other:		
Home STREET Address (Cannot be a PO	Вох):	City:	State:	Zip Code:	
Business Phone:	Business Email:		Gross Pe	rsonal Annual Income:	
			\$		
GUARANTOR SIGNATURES (MINIMITED For good and valuable consideration, each Guara acceleration, or other-wise, the indebtedness of the Notice of Terms of the Lender's TEG Busines and collection costs and expenses incurred by Leindebtedness is paid in full. Guarantor hereby aut	ntor hereby jointly and several ne Business in connection witl s Platinum Mastercarde Credit nder relating to such credit ca	y, absolutely and unconditionally guara n any and all credit card accounts Busir Card Agreement ("Agreement"). Indebt rd accounts. This Guaranty shall remai	ness may have wit edness shall mea n in full force until	th TEG Federal Credit Union In all principal, interest, fee I the account is terminated	on ("Lender") under es, late charges, d and the
For good and valuable consideration, each Guara acceleration, or other-wise, the indebtedness of the Notice of Terms of the Lender's TEG Busines	ntor hereby jointly and several ne Business in connection with a Platinum Mastercard® Credit nder relating to such credit cathorizes Lender to do any of that to Business; (b) to alter, cong the interest rate; (c) to releat; (d) to apply payments as it do y right to require Lender to: (a) totice of any nonpayment of the on with the Indebtedness or (	y, absolutely and unconditionally guaran any and all credit card accounts Busin Card Agreement ("Agreement"). Indebt rd accounts. This Guaranty shall remaine following from time to time, without repromise, renew, extend, accelerate or one seems appropriate and; (e) to sell, transicontinue lending money or extending one indebtedness or notice of any actions or resort for payment or to proceed directions and accounts.	ness may have wit dedness shall mean in in full force until dotice or demand otherwise change to sue or deal with fer or assign the a credit to Business or inaction on the actly against any p	th TEG Federal Credit Union all principal, interest, fee I the account is terminated and without lessening Guathe times for payment or the Business; and any other accounts guaranteed herely; (b) make any acceptance part of the Business, Lenverson, including Busi-ness	on ("Lender") under es, late charges, d and the arantor's liability other terms of the maker, guarantor, by to any entity. e, presentment, ider, any maker, s, maker, surety or
For good and valuable consideration, each Guara acceleration, or other-wise, the indebtedness of the Notice of Terms of the Lender's TEG Busines and collection costs and expenses incurred by Leindebtedness is paid in full. Guarantor hereby aut under this Guaranty: (a) to extend additional cred indebtedness including but not limited to changir surety or endorser in any manner Lender chooses Except as prohibited by law, Guarantor waives an protest, demand, or notice of any kind, including r surety, or endorser, or other guarantor in connect	ntor hereby jointly and several ne Business in connection with a Platinum Mastercard Credit nder relating to such credit can horizes Lender to do any of that to Business; (b) to alter, cong the interest rate; (c) to releas; (d) to apply payments as it do y right to require Lender to: (a) notice of any nonpayment of the on with the Indebtedness or (ses, including, but not limited.	y, absolutely and unconditionally guaran any and all credit card accounts Busin Card Agreement ("Agreement"). Indebt rd accounts. This Guaranty shall remain the following from time to time, without repromise, renew, extend, accelerate or case, compromise, substitute, agree not eems appropriate and; (e) to sell, transicontinue lending money or extending the indebtedness or notice of any action (c) resort for payment or to proceed director, Business' lack of authority to enter in	ness may have with tedness shall mean in full force until totice or demand of the wise change to sue or deal with fer or assign the accredit to Business or inaction on the tetty against any point of the Agreement.	th TEG Federal Credit Unic in all principal, interest, fee I the account is terminated and without lessening Gua the times for payment or of h Business; and any other accounts guaranteed herel i; (b) make any acceptance is part of the Business, Len berson, including Busi-ness it or unauthorized use of a	on ("Lender") under es, late charges, d and the arantor's liability other terms of the maker, guarantor, by to any entity. e, presentment, ider, any maker, s, maker, surety or
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#### TEG FEDERAL CREDIT UNION BUSINESS PLATINUM MASTERCARD® DISCLOSURE

Interest Rates And Interest Charges					
Annual Percentage Rate (APR) for Purchases		14.24% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.			
APR for Cash Advances		14.24% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.			
APR for Balance Transfers		14.24% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.			
Penalty APR and When It Applies		18.00% This APR may be applied to the entire balance on your account if you are 65 days late in making a payment.* How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement.			
How to Avoid Paying Interest on Purchase		Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.			
For Credit Card Tips from the Consumer Financial Protection Bureau		To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Consumer Financial Protection Bureau at http://www.federalreserve.gov/CreditCard/			
Fees					
Annual Fee		\$0.00			
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee		or <b>2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$25.00</b> ) of each transaction in U.S. dollars			
Penalty Fees - Late Payment Fee - Over-The-Credit-Limit Fee - Returned Payment Fee	)	\$25.00 when the minimum payment is not made within two (2) days of payment due date. \$0.00 \$25.00			

<sup>\*</sup>Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 65 days late in making a payment.

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

**Balance Transfers.** We may permit you to transfer the balance of an account that you owe to another creditor to your account with us. If we approve a balance transfer, finance charges will be calculated and will accrue according to the same method as cash advances.

**Variable Rate.** The Interest Rate is subject to change on the first day of the billing cycle quarterly to reflect any change in the index and will be determined by the Prime Rate on the first day of each quarter (January, April, July, October) of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. If the Index is no longer available, the credit union will choose a new index which is based upon comparable information.

**Effective Date.** The information about the costs of the card described in this application is accurate as of July 1, 2023. This information may have changed after that date. To find out what may have changed, contact the credit union at 888-834-8355 or 845-452-7323.

#### OTHER DISCLOSURES:

Statement Copy Fee ......\$5.00 Card Replacement Fee ...\$5.00 Rush Fee .....\$40.00 Pay-by-Phone Fee .....\$5.00

Convenience Check Stop Payment Fee .......\$25.00



We are committed to helping our TEG members and local businesses find the best possible financial solution.

Talk to a Business Expert about your business needs and how we can help.

# Apply online or call me today!

## WE'RE THE BETTER CHOICE AS YOUR TRUSTED FINANCIAL PARTNER.

#### WE'RE MORE THAN A BANK.

At TEG, you'll find the same products and services as big Wall-Street operated banks, without the hassle, high fees and impersonal service.

#### WE'RE MEMBER OWNED.

As a not-for-profit credit union, we return our profits to members, so we generally offer lower rates and closing costs and better terms on our loans.

#### WE WORK FOR YOU.

When you establish a business relationship with TEGFCU, you get the advantage of our outstanding personal service, competitive rates, and valuable resources.

#### WE'RE LOCAL.

Most businesses that are located in the counties of Dutchess, Orange, Rockland, Putnam, Sullivan, Ulster County, Westchester in New York are eligible for membership. For a list of eligible business types, visit TEGFCU.com or contact the credit union.



#### MICHAEL MAZZUCA

Business Development Officer MichaelM@TEGFCU.com P: 845.452.7323 ext.1269 C: 845.464.2001 TEGFCU.com/MichaelM

Proud to serve Dutchess, Orange, Rockland, Putnam, Sullivan, Ulster, and Westchester Counties.

#### MAILING ADDRESS

1 Commerce Street Poughkeepsie, NY 12603