

Visa® Business Platinum *QuickApp* Instructions

Please use the *QuickApp* to apply for the DCU Visa Business Platinum Credit Card when:

- You are interested in a business credit card with a credit limit of \$50,000 or less
- Your business has been in business for a least 2 years
- You are located in New England
(If your business is located outside of New England we will consider your application if at least one of the owners of the business has been an active DCU member for over 2 years and has had no delinquent DCU loan payments or overdrafts.)

(If you do not meet these requirements and would like further information regarding Business Visa or commercial loans, call 800.328.8797 extension 9188.)

Instructions:

1. Fill out the DCU Visa Business Platinum *QuickApp* completely and sign it. Incomplete or unsigned applications will delay your request.
2. A separate *QuickApp* Personal Financial Statement (pages 3 & 4 of the *QuickApp*) must be completed for each principal owning 20% or more of the business. (If spouses are filing jointly, just complete one *QuickApp* Personal Financial Statement and please indicate that it is a joint application.)
3. Include your latest business Tax Return or Fiscal Statement (you may be required to provide additional information for underwriting purposes.)
4. Send your form to DCU for processing by one of the following ways:
 - a. Fax the completed application and business statement to DCU Consumer Loan Department at 866.733.8009 or
 - b. Bring your completed form to any DCU branch office, or
 - c. Mail your completed form to:

**Digital Federal Credit Union
Consumer Loan Department
220 Donald Lynch Blvd
PO Box 9130
Marlborough, MA 01752-9130**

What you can expect

A loan officer will contact you within one business day after we receive your application to discuss your request. Most decisions will be made within four business days of receiving a complete application. DCU will attempt to make the decision on the forms you have supplied; however, it is possible that additional information may be required.

Disclosures: If your application for a business credit card has been denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Digital Federal Credit Union Consumer Loan Department, PO Box 9130, Marlborough, MA 01752-9130 within 60 days from the date you are notified of our decision. We will send you a written statement identifying the reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or 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 Protect Act. The federal agency that administers compliance with this law concerning this creditor is the National Credit Union Administration, 9 Washington Square, Washington Avenue Extension, Albany, NY 12205, 518.862.7400.

PLEASE RETAIN THESE DISCLOSURES AND A COPY OF YOUR APPLICATION FOR YOUR RECORDS.

Rev: 08/28/06

PLEASE COPY THIS APPLICATION AND RETAIN COPY FOR YOUR RECORDS.

Date: _____

Borrower's Legal Name:		DBA (if applicable):
DCU Member Number:	Key Contact Person:	Phone:
Tax ID Number:	Email:	Fax:
Mailing Address: Street:	City:	State: Zip:

Loan Information

The total credit limit will be assigned to the Company. The Company will allocate individual credit limits to each cardholder. Combined credit limits of all cardholders cannot exceed the Company credit limit.

Company Credit Limit Requested: \$ _____	Please increase our current Company Credit Line to: \$ _____
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Type of Organization: Corporation Limited Liability Company Partnership Limited Liability Partnership
 (Check ONLY one) S Corporation General Partnership Sole Proprietorship Other

Business Information

Year Business Established:	Present Management Since:	Number of Employees: FT___ PT___
Type of Business: <input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other _____		
What Products or Services do you supply?		
What is the Business' Gross Annual Income? \$ _____		
Business Checking Account: Financial Institution _____ Average Balance \$ _____		

Business Loans:

Financial Institution	Type	Balance	Monthly Payment	Security
		\$	\$	
		\$	\$	
		\$	\$	

Owner s Personal Financial Information CONFIDENTIAL

Each owner who owns 20% or more of the business is required to guarantee any loans granted to the applicant. Each owner who owns 20% or more must complete this personal information section.

Business Owner: _____ % Of Company Owned _____%	2nd Business Owner: _____ % Of Company Owned _____%
Residential Address: _____	Residential Address: _____
City: _____ State: _____ Zip: _____	City: _____ State: _____ Zip: _____
Date of Birth: _____ SSN: _____	Date of Birth: _____ SSN: _____
DCU Member # (if any): _____	DCU Member # (if any): _____
Income from Applicant Business \$ _____	Income from Applicant Business \$ _____
*Other (includes Rental Income, Interest, Dividends) \$ _____	*Other (includes Rental Income, Interest, Dividends) \$ _____
Total \$ _____	Total \$ _____
Estimated Net Worth \$ _____	Estimated Net Worth \$ _____

*Alimony, child support, or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under court order written agreement oral understanding.

Attach Latest Business Tax Return or Financial Statement (You may be required to provide additional information for underwriting purposes.)

