



Business Credit Application

| | | |
|--|--|---|
| Current DCFCU Member: <input type="checkbox"/> Yes <input type="checkbox"/> No | | Member Number |
| Loan Amount(s) Requested: | <input type="checkbox"/> Term Loan | <input type="checkbox"/> Line of Credit |
| | <input type="checkbox"/> Business VISA | |
| Use of Proceeds | Proposed Collateral | Estimated Collateral Value |

Business Information

| | | | | |
|---|--------------|--|--|---|
| Legal Form of Ownership: | | <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Partnership | <input type="checkbox"/> Limited Liability Company/PLLC |
| | | <input type="checkbox"/> Corporation | <input type="checkbox"/> Limited partnership | <input type="checkbox"/> Association/Organization |
| Business Name | | | Date Established | Number of Employees |
| Assumed Name/DBA | | | Annual Sales Revenue | |
| Business Address | | City | State | Zip |
| Building/Facilities: <input type="checkbox"/> Owned <input type="checkbox"/> Leased | | Estimated Value (if owned) | Monthly Mortgage/Lease: \$ | |
| Business Telephone | Business Fax | Web Site / E-mail Address | | |
| Taxpayer Identification Number | | Primary Contact Name | Primary Contact Tel. Number | |

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the financing of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we may ask for personal information about you, other owners of the business, or any person designated as a signatory upon the account by resolution. The information we request for individuals may include name, address, date of birth, social security number, and other information that will allow us to identify those persons. We may also ask to see a drivers license or other identifying documents.

1 - Owner/Guarantor Information

| | | | |
|------------------------|------------------------|---------------------|-------------------|
| Name | Title | Annual Compensation | Percent Ownership |
| Home Address | City | State | Zip |
| Home Telephone | Mobile Telephone | E-mail Address | |
| Social Security Number | Drivers License Number | Date of Birth | |

2 - Owner/Guarantor Information

| | | | |
|------------------------|------------------------|---------------------|-------------------|
| Name | Title | Annual Compensation | Percent Ownership |
| Home Address | City | State | Zip |
| Home Telephone | Mobile Telephone | E-mail Address | |
| Social Security Number | Drivers License Number | Date of Birth | |

3 - Owner/Guarantor Information

| | | | |
|------------------------|------------------------|---------------------|-------------------|
| Name | Title | Annual Compensation | Percent Ownership |
| Home Address | City | State | Zip |
| Home Telephone | Mobile Telephone | E-mail Address | |
| Social Security Number | Drivers License Number | Date of Birth | |

4 - Owner/Guarantor Information

| | | | |
|------------------------|------------------------|---------------------|-------------------|
| Name | Title | Annual Compensation | Percent Ownership |
| Home Address | City | State | Zip |
| Home Telephone | Mobile Telephone | E-mail Address | |
| Social Security Number | Drivers License Number | Date of Birth | |

Business VISA - Authorized User Information

If this application is approved, credit cards will be issued to the following authorized users. Each card will embossed with the Business Name and the name of the authorized user. Each authorized user listed below shall remain authorized to use the Account until written notice to the contrary is received by the credit union.

1 - Authorized User

| | | | | |
|-----------------|-------|-----------|-----|--|
| Name | Title | Telephone | | |
| Mailing Address | City | State | Zip | |
| Signature | | | | |

2 - Authorized User

| | | | | |
|-----------------|-------|-----------|-----|--|
| Name | Title | Telephone | | |
| Mailing Address | City | State | Zip | |
| Signature | | | | |

3 - Authorized User

| | | | | |
|-----------------|-------|-----------|-----|--|
| Name | Title | Telephone | | |
| Mailing Address | City | State | Zip | |
| Signature | | | | |

4 - Authorized User

| | | | | |
|-----------------|-------|-----------|-----|--|
| Name | Title | Telephone | | |
| Mailing Address | City | State | Zip | |
| Signature | | | | |

Business VISA - Application & Agreement

All those signing below certify to the best of their knowledge that the above statements are true and accurate. In addition, the individuals signing below submit this application for a Downriver Community Federal Credit Union VISA Business Card Account, and agree that, upon approval by the credit union, the Business named above will comply with the terms and conditions of the Downriver Community Federal Credit Union VISA Business Credit Card Agreement (the "Agreement"), a copy of which I/we acknowledge receiving. The guarantors signing below agree that the Credit Union may report their liability for and the status of the account to credit bureaus and others who may lawfully receive such information, and they authorize the Credit Union to verify or obtain further information as it may deem necessary concerning the entity, including through the use of reports obtained from consumer or commercial reporting agencies. The undersigned further represent that they are authorized by the Business Member to bind it to the terms and conditions of the Agreement, and that the Cards issued pursuant to the Agreement will be used solely for business purposes, including commercial, industrial and professional purposes, and NOT for personal, family or household purposes.

Personal Guaranty. The undersigned Guarantors hereby absolutely and unconditionally guaranty prompt payment when due and at all times thereafter of any and all existing and future indebtedness and liabilities of every nature and kind, including all renewals, extensions and modifications thereof, now or hereafter owing from Borrower to Credit Union under the Terms and Conditions of the Downriver Community Federal Credit Union VISA Business Card Agreement and Disclosures (the "Agreement"). The undersigned Guarantors waive notice of the acceptance of this Guaranty and of all extensions of credit hereunder. The undersigned Guarantors further waive presentment, protest, notice, demand, or action of any nature on any delinquency with respect to the indebtedness, including the right to require the creditor to sue or otherwise enforce payment thereof, or to enforce any other security or other guaranty given therefor. The undersigned Guarantors agree that this guaranty shall remain in force until the Agreement has terminated and all amounts due thereunder shall have been paid in full. The undersigned guarantors agree that the Credit Union may report the undersigned's liability for, and the status of, the Account to credit bureaus and others who may lawfully receive such information, and they authorize the Credit Union to verify or obtain further information as it may deem necessary concerning the identity or credit worthiness of the individuals below, including through the use of reports obtained from consumer reporting agencies.

| | | | |
|-------------------------------|-------|-------------------------------|-------|
| _____ | _____ | _____ | _____ |
| 1 - Owner/Guarantor Signature | Date | 2 - Owner/Guarantor Signature | Date |
| _____ | _____ | _____ | _____ |
| 3 - Owner/Guarantor Signature | Date | 4 - Owner/Guarantor Signature | Date |