



Si necesita ayuda para traducir el contenido de esta carta a español, llame al (800) 235-3228 y presione 8.

Thank you for your interest in a Visa Business Rewards Credit Card with Veridian Credit Union. This card rewards you for purchases through travel discounts, cash-back options and gift certificates.

**To apply, please complete the enclosed application and provide us with copies of all of the documents below:**

- ☐ Personal federal tax returns for the last three years, including all schedules and K-1 statements for all loan borrowers and guarantors.
- ☐ Business federal tax returns for last three years, including all schedules (if not included on personal return).
- ☐ Year-to-date business financial statements, including your balance sheet and income (profit/loss) statements (no later than 60 days old).
- ☐ A **SIGNED** and completed personal financial statement for each owner, partner, member, guarantor, corporate officer or individuals with corporate stock ownership of 20% or more.
- ☐ New businesses: Business plan and/or up to three years of monthly projections is required. Additional conditions for qualification of applicants will apply.

**You can submit these documents and your application in two ways:**

**Email:** We will send you an encrypted email upon request. Then, you will need to reply to the encrypted email with the documents attached. My email is **GRPCommercialLoanAssistants@veridiancu.org**. If you don't have Adobe Professional, you cannot use "Save As" to keep the information you enter into the application. You will need to fill out the application, print it, scan it and email it back.

**Mail:** Veridian Credit Union, Attn: Commercial Loan Officer, 1827 Ansborough Ave., Waterloo, IA 50701

***It can take up to 10 business days for your application to be processed, and we may request additional information or financial documentation for underwriting purposes.***

If you have questions regarding the information in this letter, please call **(319) 287-8333**.

I look forward to working with you.

Sincerely,

Commercial Loan Officer  
Ansborough branch

Veridian Credit Union  
1827 Ansborough Ave. • Waterloo, IA 50704-6000  
800.235.3228 • veridiancu.org



This credit union is federally insured by the National Credit Union Administration.

## Business - Credit Card Application

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A LOAN

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you.

We may also ask to see your driver's license or other identifying documents.

Married Applicants may apply for a separate account.

### CREDIT CARD REQUEST

Member/Account Number:

Credit Card Application Type: ☐ New ☐ Increase/Decrease Limit ☐ Other: \_\_\_\_\_

Type of Credit:

☐ Individual/Business ☐ Joint (Co-Applicant must individually complete Co-Applicant Information)

Amount requested: \$

Terms/Maturity:

### BUSINESS/INDIVIDUAL INFORMATION

BUSINESS/INDIVIDUAL NAME YEAR BUSINESS ESTABLISHED STATE

DBA NAME(S)

CONTACT NAME TITLE TELEPHONE

TYPE OF ORGANIZATION:

☐ INDIVIDUAL ☐ PROPRIETORSHIP ☐ PARTNERSHIP ☐ CORPORATION ☐ LLC ☐ ASSOCIATION ☐ NON-PROFIT ☐ OTHER: \_\_\_\_\_

IF INDIVIDUAL, PROVIDE THE FOLLOWING INFORMATION:

EMPLOYER NAME: EMPLOYER TELEPHONE NUMBER

SSN/TIN NUMBER DATE OF BIRTH

HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL

PHYSICAL ADDRESS

MAILING ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ID VERIFICATION:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

### GUARANTOR/OWNER INFORMATION

1. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): SSN/TIN NUMBER DATE OF BIRTH

☐ GUARANTOR ☐ CO-APPLICANT

NAME

HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL

PHYSICAL ADDRESS

MAILING ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ID VERIFICATION:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

2. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): SSN/TIN NUMBER DATE OF BIRTH

☐ GUARANTOR ☐ CO-APPLICANT

NAME

HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL

PHYSICAL ADDRESS

MAILING ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ID VERIFICATION:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

or ☐ CHECK IF ADDITIONAL GUARANTOR/CO-APPLICANT INFORMATION ACCOMPANIES THIS APPLICATION.

FINANCIAL INFORMATION									
Please include copies of the following checked items as attachments to this application:									
<input type="checkbox"/> Federal Tax Return For:		<input checked="" type="checkbox"/> Balance Sheet for Current Year for:		<input checked="" type="checkbox"/> Business		<input checked="" type="checkbox"/> Guarantor/Owner			
<input checked="" type="checkbox"/> Current Year <input type="checkbox"/> Other: _____		<input checked="" type="checkbox"/> Income Statement for Current Year:		<input checked="" type="checkbox"/> Business		<input checked="" type="checkbox"/> Guarantor/Owner			
<input checked="" type="checkbox"/> Business <input checked="" type="checkbox"/> Guarantor/Owner		<input checked="" type="checkbox"/> Other: _____		<input type="checkbox"/> Business		<input type="checkbox"/> Guarantor/Owner			
Financial Services Accounts Information:									
<input type="checkbox"/> Checking		<input type="checkbox"/> Loan(s)							
<input type="checkbox"/> Business <input type="checkbox"/> Guarantor/Owner    _____ Number Attached		<input type="checkbox"/> Business <input type="checkbox"/> Guarantor/Owner    _____ Number Attached							
<input type="checkbox"/> Savings		<input type="checkbox"/> Other: _____							
<input type="checkbox"/> Business <input type="checkbox"/> Guarantor/Owner    _____ Number Attached		<input type="checkbox"/> Business <input type="checkbox"/> Guarantor/Owner    _____ Number Attached							
<input type="checkbox"/> Check if additional account information accompanies this application.									
STATE LAW NOTICES		OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.				WISCONSIN RESIDENTS ONLY: Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.			
		<div>X</div>							
		SIGNATURE FOR WISCONSIN RESIDENTS ONLY				DATE			
SIGNATURES									
You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. You agree that requested documentation that accompanies this application is complete and correct and that it's incorporated as part of this application. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.					The person(s) signing the application is/are indeed authorized to act on behalf of the borrower. Borrower, co-applicant(s), and guarantor(s), as appropriate grants to the credit union the authority to use reasonable means to verify application information by requesting credit bureau reports, accessing information about borrower, co-applicant(s), and guarantor(s), as appropriate from other third party information providers, and other means if applicable. Borrower further grants to credit union the right to share this information with third parties as reasonable in the normal course of doing commercial lending including sharing this information with a third party for purposes of underwriting the loan. Borrower agrees to pay any fees charged by the credit union for processing this application and other related expenses whether the application is approved or denied. You promise that the credit you are applying for is for a business purpose. By signing below or by using your card, you understand that either of those actions will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures.				
By: <div>X</div> <div><input type="checkbox"/> BUSINESS    <input type="checkbox"/> OWNER    <input type="checkbox"/> GUARANTOR    DATE</div> TITLE:					By: <div>X</div> <div><input type="checkbox"/> BUSINESS    <input type="checkbox"/> OWNER    <input type="checkbox"/> GUARANTOR    DATE</div> TITLE:				
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FOR CREDIT UNION USE ONLY									
VERIFICATION COMPLETION DATE					BY				
GOVERNMENT LIST(S) CHECKED: <input type="checkbox"/> TREASURY CIP LIST <input type="checkbox"/> OFAC <input type="checkbox"/> OTHER:									
LIST VERIFICATION COMPLETION DATE					BY				
DATE		APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	CREDIT CARD	OTHER	OTHER	
		DENIED (Adverse Action Notice Sent)		\$	\$	\$	\$	\$	
LOAN OFFICER COMMENTS:									
SIGNATURES: <div>X</div>					<div>X</div>				
DATE					DATE				



**A. Cash in banks and notes due to financial institution [F.I.]**

Name of financial institution	Type of Account	Type of ownership	On deposit	Notes due F.I.	Collateral (if any) type of ownership

**B. Cash value in life insurance**

Company	Face of policy	Cash surrender	Insurance company	Loans on policy	Beneficiary

**C. Marketable securities owned (including U.S. government and all other stocks and bonds)**

Description	Number of shares	Type	Market value	Pledged as security	

**D. Notes and accounts receivables (money payable or owed to you individually)**

Dealer	Due	Balance due	Security (if any)	Additional comments

**E. Real estate owned (indicate if others have ownership interest)**

Address and description	Date acquired	Present value	Balance due	Monthly payment	Maturity	Payable to

**F. Mortgages and contracts owned and owed**

Property description	Contract holder	Original date	Payments	Maturity	Balance due	Additional comments

**G. Personal property (vehicles, household items, recreational vehicles, etc.)**

Description	Date acquired	Value today	Balance due	Payable to	Additional comments



## Personal financial statement

Any willful misrepresentation could result in a violation of Federal law (Sec. 18 U.S.C. 1014).

Are any of your assets pledged? ☐ Yes ☐ No

Are you a defendant in any suits or legal actions? ☐ Yes ☐ No

If yes, please explain:

In the last 10 years, have you declared bankruptcy? ☐ Yes ☐ No

If yes, please explain:

### Estimate of annual income

Salary, bonuses and commissions	\$ _____
Dividends and interest	\$ _____
Rental and lease income (net)	\$ _____
Other income	\$ _____

For the purpose of procuring credit from time to time, I/we furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to Veridian Credit Union to verify in any manner it deems appropriate any and all items indicated on this statement. In addition, each individual signing below authorizes Veridian Credit Union to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them. The undersigned also agrees to notify Veridian Credit Union immediately in writing of any significant adverse change in such financial condition.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date