



We offer a VISA Cash Back Card under the Business VISA Program. A few of the features of the program are:

- Earning 1% cash back on everyday purchases
- **NO ANNUAL FEE!**

Refer to the Application and Solicitation Disclosure for full details.

Business VISA Checklist

Thank you for your interest in our Business VISA. This checklist has been provided to assist you through the process of gathering the necessary information for the evaluation of your loan request(s). Complete information will ensure proper evaluation of your request. Please provide the following information (as applicable):

- ___ 1. Business Loan Application & Questionnaire
- ___ 2. Individual Financial Statement for all Individuals with an ownership interest >10%
- ___ 3. 2 years Business & Individual Federal Tax Returns, all schedules
- ___ 4. Business Income Statement for the most recent month-end / year-end

Please indicate the number of cards to be issued and the names of the authorized signers:

___ Number of cards

Authorized signers (include a copy of the front & back of valid driver license):

Thank you for the opportunity to assist you with your financial needs. If we may be of any further assistance, please contact us at:

- Portland 503-256-5858
- Toll-free 800-444-5858
- Business@pnwfcu.org

APPLICATION AND
SOLICITATION
DISCLOSURE



VISA CASH BACK AWARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	to , 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	to , 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	to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Effective Date:

The information about the costs of the card described in this application is accurate as of:
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Cash Back Award is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union.

For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

5.00% of the amount of the required minimum payment, if you are 10 or more days late in making a payment. However, the fee will not exceed \$25.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$6.50.

Emergency Card Replacement Fee:

\$40.00.

Pay-by-Phone Fee:

\$15.00.

PIN Replacement Fee:

\$3.00.

Statement Copy Fee:

\$2.00.



BUSINESS LOAN APPLICATION

FOR CREDIT UNION USE ONLY	Principal	Loan Date	Maturity	Loan No.	Customer No.	Credit Union	Amount	CU Officer	Initials

FOR APPROVALS ONLY

Applicant Information			
Name			
Street Address			
City			
State		Zip Code	
Mailing Address			
City			
State		Zip Code	
Federal Tax Number TIN/SSN			
Applicant's Telephone Number			

Credit Union
Pacific NW Federal Credit Union 12200 NE Oregon Street Portland, OR 97220 503-256-5858 Portland area www.pacificnwfcu.com

APPLICANT PROPOSED CREDIT FACILITY:

Proposed Loan Terms	
Loan Amount \$ _____	Interest Rate: <input type="checkbox"/> Fixed <input type="checkbox"/> Variable
Loan Term (Months or Years) _____	<input type="checkbox"/> No Preference
BUSINESS PURPOSE OF LOAN:	
Type of Collateral	
<input type="checkbox"/> Titled <input type="checkbox"/> Automobile <input type="checkbox"/> Van <input type="checkbox"/> Short Haul Truck <input type="checkbox"/> Long Haul Truck <input type="checkbox"/> Trailer <input type="checkbox"/> Ship <input type="checkbox"/> Aircraft <input type="checkbox"/> Other, Please Specify:	<input type="checkbox"/> Possessory <input type="checkbox"/> Share Savings/CD's <input type="checkbox"/> Stocks and/or Bonds <input type="checkbox"/> Notes/Instruments/Chattel Paper <input type="checkbox"/> Warehouse Receipts/Bills of Lading <input type="checkbox"/> Letters of Credit <input type="checkbox"/> Life Insurance <input type="checkbox"/> Other Pledged Collateral
<input type="checkbox"/> UCC Collateral <input type="checkbox"/> Accounts Receivable <input type="checkbox"/> Inventory <input type="checkbox"/> Chattel Paper <input type="checkbox"/> Equipment <input type="checkbox"/> General Intangibles <input type="checkbox"/> Fixtures <input type="checkbox"/> Crops <input type="checkbox"/> Farm Products <input type="checkbox"/> Livestock <input type="checkbox"/> Farm Equipment <input type="checkbox"/> Wraparound UCC filing on all business assets <input type="checkbox"/> Other UCC Collateral:	<input type="checkbox"/> Real Estate <input type="checkbox"/> Commercial – Owner Occupied <input type="checkbox"/> Commercial – Non-Owner Occupied <input type="checkbox"/> Income Property – Commercial <input type="checkbox"/> Income Property – Retail <input type="checkbox"/> Income Property – Residential <input type="checkbox"/> Primary Residence <input type="checkbox"/> Vacation Home <input type="checkbox"/> Condominium <input type="checkbox"/> Other Real Estate:
Other Collateral or Description:	
Payment Type	
<input type="checkbox"/> Installment Payments <input type="checkbox"/> Single Payment <input type="checkbox"/> Interest Only With a Balloon Payment <input type="checkbox"/> Installment Payments With a Balloon Payment	<input type="checkbox"/> Seasonal Payments <input type="checkbox"/> Step Up Payments (Smaller to Larger) <input type="checkbox"/> Step Down Payments (Larger to Smaller) <input type="checkbox"/> Non-Revolving Line of Credit
<input type="checkbox"/> Revolving Line of Credit <input type="checkbox"/> Other, Please Specify	
PROPOSED REPAYMENT SCHEDULE:	



BUSINESS LOAN APPLICATION

INFORMATION REGARDING YOUR BUSINESS:

TYPE OF ORGANIZATION		<input type="checkbox"/> Professional Corporation	<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Individual
<input type="checkbox"/> Profit C-Corporation	<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> General Partnership	<input type="checkbox"/> Sole Proprietorship	
<input type="checkbox"/> Profit S-Corporation	<input type="checkbox"/> Professional Limited Liability Company	<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Trust	
<input type="checkbox"/> Not-For-Profit Corporation		<input type="checkbox"/> Joint Venture	<input type="checkbox"/> Other, Please Specify:	
DESCRIPTION OF BUSINESS:				
Official Legal Name:				
DBA Name (if any):				
STATE OF ORGANIZATION:		QUALIFIED TO DO BUSINESS IN THE FOLLOWING STATES:		
IF TYPE OF ORGANIZATION IS AN INDIVIDUAL, A SOLE PROPRIETORSHIP, OR A TRUST, NAME(S) AND ADDRESS(ES) OF OWNER(S) PRIMARY RESIDENCE(S):				
Please attach copies of: <input type="checkbox"/> For Corporations, Articles of Incorporation, For a Limited Liability Corporation, the equivalent certificate, or For a Partnership, a Certificate of Partnership if the partnership is registered in any state (if applicable). <input type="checkbox"/> Limited Liability Corporation's Operating Agreement (if applicable) <input type="checkbox"/> Partnership Agreement (if applicable)				
TRADE STYLES OR OTHER NAMES UNDER WHICH WE DO OR HAVE DONE BUSINESS:				
REGISTERED ASSUMED BUSINESS NAME FILINGS (Furnish copies of the assumed business name filings or certificates for each name, along with proof of publications, if applicable.)				
Principal Place of Business: <input type="checkbox"/> Same as applicant street address <input type="checkbox"/> Different address, please specify:				
Location of Accounting Books and Financial Records: <input type="checkbox"/> Same as applicant street address <input type="checkbox"/> Different address, please specify:				

PROPOSED GUARANTOR(S) (Specify Relationship to Applicant):

Guarantor(s)	Address	Relationship
1.		
2.		
3.		
4.		

GUARANTOR(S) FINANCIAL INFORMATION ATTACHED:

Attached	Not Attached	Please attach copies of:	Date or Period Ending
<input type="checkbox"/>	<input type="checkbox"/>	Individual Financial Statement(s)	
<input type="checkbox"/>	<input type="checkbox"/>	Federal Tax Return(s)	
<input type="checkbox"/>	<input type="checkbox"/>	Share Account Statement(s)	

I (we) hereby affirm that the foregoing information contained in this member business loan application is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Credit Union is relying on this application in making loan(s) to me. Credit Union or its designee is authorized to make any investigation of the credit of the applicant(s), business owner(s) and/or guarantor(s) either directly or through any agency employed by Credit Union for that purpose now and in the future. Credit Union may disclose to any other interested parties Credit Union's experience with this account. I agree to inform the Credit Union immediately of any matter which will cause any material change to my financial condition. I understand that Credit Union will retain this application whether or not credit is granted.

Applicant By _____ By _____ Date _____	Applicant By _____ By _____ Date _____
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INDIVIDUAL FINANCIAL STATEMENT

Member Name(s)					
STATEMENT OF FINANCIAL CONDITION OF		MEMBER	MEMBER & SPOUSE.	AS OF _____, _____	
ASSETS		AMOUNT	LIABILITIES		AMOUNT
CASH	In this Credit Union		NOTES & LOANS (No Real Estate)	Notes Payable to Credit Unions	
	Other Credit Unions or Banks			Notes & Loans Payable to Others	
STOCKS & BONDS Others	Marketable Securities		INSURANCE		
	Other		LOANS		
TAX	Tax Refund Due		TAXES DUE	Taxes Payable	
INSURANCE	Cash Value		ACCOUNTS & BILLS PAYABLE	Credit Card Accounts	
NOTES RECEIVABLE	Accounts & Notes Receivable			Open & Revolving Accounts	
				Other	
REAL ESTATE	Residence(s)		REAL ESTATE NOTES & CONTRACTS PAYABLE	Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Properties			Income Properties	
	Other Real Estate			Other Real Estate	
OTHER ASSETS	Other Assets & Personal Property		OTHER LIABILITIES	Other Liabilities	
TOTAL ASSETS:		\$	TOTAL LIABILITIES:		\$
NET WORTH: (DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES)					\$

RE-CAP OF INCOME AND EXPENSES

**See notice below before completing Other Income.*

ANNUAL INCOME FOR YEAR 20 ____		ANNUAL EXPENSES FOR YEAR 20 ____		CONTINGENT LIABILITIES	
Salary or Wages		Property Taxes & Assessments		As Endorser on Notes/Contracts	
Dividends and/or Interest		Federal & State Income Taxes		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Contract/Note Payments		Other contingent Liabilities:	
Other Income (Describe)		Living Expenses (Estimated)			
		Other Expenses			
TOTAL INCOME	\$	TOTAL EXPENSES	\$	TOTAL CONTINGENT LIAB.	\$

***Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation**

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand the Credit Union is relying on this statement of my financial condition in making loan(s) to me. Credit Union or its designee is authorized to make any investigation of my credit or employment status either directly or through any agency employed by the Credit Union for that purpose now and in the future. Credit Union may disclose to any other interested parties Credit Union's experience with this account. I agree to inform the Credit Union immediately of any matter, which will cause any material change to my financial condition. I understand that Credit Union will retain this financial statement whether or not the credit is granted.

Applicant's Signature:	Date:
Co Applicant's Signature:	Date: