

Visa® Business/Ministry Rewards Credit Card Application

1. Membership/Business Information

Name of Organization _____ ACCU Member # _____

Address _____

Cell Phone _____ Home Phone _____

City _____ State _____ ZIP Code _____

We hereby apply for a Visa® Business Rewards Credit Card on the basis of the attached information. We hereby certify that all the information furnished is complete and correct. You may verify any of this information. We understand that from time to time, you may receive information from others and you will answer questions from others seeking the credit history of our account. The original or a copy of this application will be retained by the lender, even if the loan is not granted. We promise to repay the Credit Union all sums advanced on the Visa® Card, according to the terms and conditions of the note, disclosure and agreement form we will receive prior to the first transaction on the card. Our use of the card will certify our agreement.

2. Financial Information

**Only complete if you have not applied for another ACCU loan within the past six months.*

Church/Ministry: Attach copies of the current year-to-date and the last **two years** of income and expense balance sheets.

For Profit Business: Attach copies of the current year-to-date financial statements, the last two years of income, expense balance sheets, and tax returns.

A) Income Statement Summary

	CURRENT YEAR-TO-DATE (Up to and including last 30 days)	PREVIOUS FISCAL YEARS	PREVIOUS TWO FISCAL YEARS
DATE	/ /	/ /	/ /
ANNUAL INCOME (All sources)	\$	\$	\$
ANNUAL EXPENSES (All sources)	\$	\$	\$
NET GAIN OR LOSS (Please attach statement explaining any substantial loss)	\$	\$	\$

B) Deposits

NAME OF FINANCIAL INSTITUTION (1)	TYPE OF ACCOUNT	CURRENT BALANCE \$
NAME OF FINANCIAL INSTITUTION (2)	TYPE OF ACCOUNT	CURRENT BALANCE \$

C) Schedule of Outstanding Loans/Leases

CREDITOR (1) NAME AND ADDRESS	TYPE OF LOAN	MONTHLY PAYMENT \$	CURRENT BALANCE \$
CREDITOR (2) NAME AND ADDRESS	TYPE OF LOAN	MONTHLY PAYMENT \$	CURRENT BALANCE \$
CREDITOR (3) NAME AND ADDRESS	TYPE OF LOAN	MONTHLY PAYMENT \$	CURRENT BALANCE \$

3. Designated Card Holders

Please provide information for individual cardholders. (Use additional sheets if necessary. Each cardholder listed will receive his/her own card, each with a separate card number.) It is a requirement that you include the individual's name on each account. The name of the church/business will always appear on the credit card, along with the individual's name. A consolidation billing statement will be issued on your account, unless you mark "N" in the Consolidated Billing Statement column. This statement provides detail on each individual account with the convenience of one billing statement and payment. Cash Access will default to No unless you request this service by marking "Y". An "N" will deny all cash advances on the account.

Important information about procedures for opening a new account. 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 who opens an account. **What this means to you:** When you open an account, we will ask for your name, address, date of birth, and other information that will identify you. We may also ask to see your driver's license or other identifying documents.

INDIVIDUAL NAME (1) <i>(Please Print)</i>		SIGNATURE		CASH ACCESS (Y/N)	CONSOLIDATED BILLING STATEMENT (Y/N)	CREDIT LIMIT* \$
BIRTH DATE / /	SOCIAL SECURITY # - -	HOME PHONE #	DRIVERS LICENSE #	HOME ADDRESS		
INDIVIDUAL NAME (2) <i>(Please Print)</i>		SIGNATURE		CASH ACCESS (Y/N)	CONSOLIDATED BILLING STATEMENT (Y/N)	CREDIT LIMIT* \$
BIRTH DATE / /	SOCIAL SECURITY # - -	HOME PHONE #	DRIVERS LICENSE #	HOME ADDRESS		
INDIVIDUAL NAME (3) <i>(Please Print)</i>		SIGNATURE		CASH ACCESS (Y/N)	CONSOLIDATED BILLING STATEMENT (Y/N)	CREDIT LIMIT* \$
BIRTH DATE / /	SOCIAL SECURITY # - -	HOME PHONE #	DRIVERS LICENSE #	HOME ADDRESS		
INDIVIDUAL NAME (4) <i>(Please Print)</i>		SIGNATURE		CASH ACCESS (Y/N)	CONSOLIDATED BILLING STATEMENT (Y/N)	CREDIT LIMIT* \$
BIRTH DATE / /	SOCIAL SECURITY # - -	HOME PHONE #	DRIVERS LICENSE #	HOME ADDRESS		

**Minimum Credit Limit - \$500 per cardholder*

***Total Credit Line may not exceed Board Approved limit stated on your Corporate Resolution.*

****Total Credit Line:** \$ _____

4. Automatic Payment Option

☐ Total Amount Due (Recommended) ☐ Minimum Payment Due

AUTOMATIC CREDIT CARD PAYMENT AGREEMENT

By selecting the automatic payment option, we authorize ACCU to debit the checking account for the credit card(s). We understand that the payment will be deducted approximately 25 days after the closing date of the statement. We understand and agree that in order for ACCU to make any payment requested in this agreement, we must have the payment amount available in the account, or the account may be assessed a fee. If insufficient funds occur three times, the automatic transfer will be automatically revoked. We further understand and agree that ACCU shall not be responsible for any act or failure to act, except in the case of gross negligence or willful misconduct. Furthermore, I agree to hold ACCU harmless from any claims, liabilities, attorneys' fees and other costs and expenses of any and every kind and nature which may be incurred by them by reason of their performance under this agreement.

NAME OF FINANCIAL INSTITUTION	ROUTING NUMBER (MUST BE 9 DIGITS)	ACCOUNT NUMBER

5. Authorization and Acknowledgment of Agreement

The undersigned Company Officer(s) named below represent that all information in this application is accurate and complete, and each is competent to enter into contracts. All appropriate corporate or other similar actions needed to authorize the indebtedness incurred hereunder have been accomplished. Except as otherwise prohibited by law the undersigned agree that America's Christian Credit Union may share all information about the undersigned that America's Christian Credit Union has or may obtain for, among other things, the purposes of evaluating credit applications or offering the undersigned products or services that America's Christian Credit Union believes may be of interest to the undersigned. By signing below, your ministry / business is accepting responsibility for any and all charges made by authorized signers.

X _____
Authorized Signature/Board Secretary

X _____
Authorized Signature

Title Date

Title Date

Corporate Resolution

Complete this section only if you are requesting a credit limit increase or if your Corporate Resolution is 2 years or older.

I, _____, Secretary of _____, a Corporation, do hereby certify that said Corporation is duly organized and existing under the laws of the State of _____; that all franchise and other taxes required to maintain its corporate existence have been paid when due, and that no such taxes are delinquent; that no proceedings are pending for the forfeiture of its Charter or for its dissolution voluntarily or involuntarily; that it is duly qualified to do business in that State and is in good standing with that State; that it is duly qualified to do businesses in all states wherein the character of the property owner by it or the nature of the business transacted by it makes qualification as a foreign corporation necessary; that there is no provision of the Charter or Bylaws of said Corporation limiting the power of the Board of Directors to pass the resolutions set out below, and that the same are in conformity with the provisions of said Charter and Bylaws; that I am the keeper of the records and minutes of the proceedings of the Board of Directors of said Corporation, which was duly called and held in accordance on the _____ day of _____, 20____, there was held a meeting of the Board of Directors of said Corporation, which was duly called and held in accordance with law, and in accordance with the Bylaws of the Corporation, and, at which meeting a quorum of the directors were present, and that at said meeting the following resolution was duly and legally passed and adopted, and that the same has not been altered, amended, rescinded, or repealed, and is now in full force and effect:

“BE IT RESOLVED by the Board of Directors of the Corporation that this Corporation does borrow from America’s Christian Credit Union from time to time, such sums of money as the hereinafter-named officers of this Corporation may decide are necessary, not to exceed so indicate \$ _____ in the aggregate at any one time.”

X _____
AUTHORIZED SIGNATURE/BOARD SECRETARY

TITLE

DATE



2100 E. Route 66
Glendora, CA 91740
Toll-Free: 800.343.6328

AmericasChristianCU.com



This credit union is federally insured by the National Credit Union Administration. Added savings protection is provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation. See a credit union representative for details.

Earn Rewards On Everyday Purchases With Your Visa® Business Rewards Card

Choose the ACCU Visa® Business Rewards Card to earn rewards with every swipe.

- ★ **1.5 points × \$1.00** on everyday purchases
- ★ **3 points × \$1.00** on qualifying travel & hotel purchases
- ★ **5 points × \$1.00** on charitable donations

Points can be redeemed for:



Other Benefits:

- Purchase Alerts available
- Travel Notifications available
- 24/7 online access
- Set up payments on Auto-Pay
- Lost or Stolen Card Reporting
- Travel & Emergency Assistance Services

Important Visa® Business Rewards Disclosure Information

Business Rewards Card Annual Fee	None
Variable Rate Information	The rate for purchases and cash advances on the Visa® Business Rewards Card will be 3% above the Prime Rate as published in the Wall Street Journal on the last day of the month in March, June, September & December. The rate is subject to change every three months following your "Statement Closing Date" in April, July, October & January. The minimum nominal Annual Percentage Rate during the term of this agreement is 12.90%.
Grace Period for Repayment of Balances & Purchases	You have 25 days to repay your entire new balance before a finance charge on purchases will be imposed. There is no grace period on cash advances. A finance charge will be billed to the account from the date the cash advance posted.
Method for Computing the Balance for Purchases	Average daily balance (including new purchases).
Fees for Paying Late	Late Payment Fee: \$7.00 if your Minimum Monthly Payment is not received within five (5) days of the due date.
Transaction Fee for Cash Advance	3% of the cash advance; \$5.00 minimum.
Penalty Pricing	If Company's account becomes three (3) cycles delinquent at any time, the APR will be increased to 18%. If the APR is increased due to delinquency the new rate will remain in effect until Company has maintained a current payment record for one (1) consecutive cycle, at which time the APR will revert back to the original APR in effect at that time.

Visa® 360¹ A Business Card Management Tool Unlike Any Other

360Control is a flexible, web-based, end-to-end business credit card management tool that allows you to easily manage your program.

Your cardholders will be able to:

- Add out-of-pocket and mileage items
- Take advantage of pre-populated claims
- Attach receipts with image capture
- Setup email alerts

360Control provides:

- Online reporting and analysis
- Early fraud detection
- Merchant based reporting
- Individual & global cardholder usage reporting
- Scheduled reports and emails

Solution Summary



Real-time card management including creating new cards, closing cards, ordering replacement plastic, changing credit limits, and much more



Customizable access for each user, from administrator to cardholder



Cardholder tools including transaction management, receipt scanning, as well as non-card transactions, such as mileage or out of pocket spend



Powerful compliance and control with daily views of spend, ensuring early fraud detection



Detailed analysis of merchant spends, with the ability to create customized merchant group reports



Advanced filtering options for customized reports, plus standard reports on cost allocation, transaction lifecycle, and merchant analysis

To learn more, visit:
AmericasChristianCU.com/Visa360

1 - Visa® 360 card management platform available for a monthly service charge. Organization enrollment in Visa® 360 required. Speak to a representative for a complete overview of benefits and applicable service charges.

VISA



Visa® Business Rewards Card

Give Back To Ministries
With Every Swipe

