

How do I transfer balances?

Complete the balance transfer form on the right. **Important! Balances cannot be transferred without complete and accurate information.**

How do I know how much I can transfer? Is there a minimum amount I can transfer?

You may transfer balances up to your credit line. Important! - In the event that your request(s) exceed the amount of your credit line, the Credit Union will fulfill your requests in numeric order as listed in your response, may decline to process one or more requests, and/or may complete one request in a partial amount. You will be notified if for any reason we are not able to process your Balance Transfer request.

How long will it take to process my balance transfer request?

After your account is opened and you receive your card(s), the balance transfer(s) will be processed within 30 days. You'll receive confirmation on your credit card billing statement about the transfer(s) completed and if we were unable to complete any transfer request. Important! - Please continue to make payments on all your existing accounts until you confirm with your other issuer that the balance transfer payment was made. Florida Credit Union is not responsible for any service charges or late fees which may be assessed on the account(s) listed for balance transfer.

How will my transfer(s) be shown on my new account?

Balance transfers will be posted to your new account as an advance. Important! - No advance transaction fee will be charged. Balance transfer amounts will accrue finance charges from the date we send the transfer amount you requested to the other credit card issuer. Balances transferred are not subject to a grace period.

Will my accounts be closed after my balances are transferred to my Florida Credit Union Business Visa Card?

No. We will not automatically close these accounts for you. You may close these accounts by contacting the issuers after your balance transfer is completed.

NOTE: Balance transfer is contingent upon approval of your Florida Credit Union Visa Credit Card account. Florida Credit Union reserves the right to decline to process any Balance Transfer request and will not process a Balance Transfer request from any other Florida Credit Union accounts.

Guaranty Agreement (Unconditional and Continuing)

GUARANTY AGREEMENT (MUST BE SIGNED BY ALL BUSINESS OWNERS)

Each person who signs below ("Guarantor") individually and jointly guarantees payment of any and all amounts owed to Florida Credit Union ("Credit Union") by the Business named in this Credit Card Application. Credit Union can require any Guarantor to individually repay the entire amount owed by Business to Credit Union. If Business fails to pay any amount owed to Credit Union, each Guarantor individually and jointly promises to immediately pay any such amount to Credit Union upon Credit Union's demand. Credit Union can demand payment from any Guarantor even if Credit Union does not try to collect from Business, another Guarantor or any other party and/or without enforcing any security interests Credit Union may have in any property securing the debt. This guaranty remains in effect even though any Guarantor is not given notice if Business or any Guarantor fails to pay any amount due or is in default under any agreement with Credit Union. Credit Union can apply payments made by Business or any Guarantor to any debts to Credit Union of Business or any Guarantor in any order the Credit Union elects. Credit Union can release or settle with Business or any Guarantor at any time without affecting the liability of others. This guaranty shall be continuing and irrevocable. Each Guarantor hereby waives demand of payment, presentment, protest and notice of protest on any and all obligations of Business. Each Guarantor consents to alteration of any such obligations, including, without limitation, alteration of the rate of interest or time or method of payment.



_____	_____
Guarantor's Signature	Date
_____	_____
Guarantor's Signature	Date
_____	_____
Print Guarantor's Name	
_____	_____
Print Guarantor's Name	
_____	_____
Guarantor's Signature	Date
_____	_____
Guarantor's Signature	Date
_____	_____
Print Guarantor's Name	
_____	_____
Print Guarantor's Name	



BUSINESS REPLY MAIL
 FIRST-CLASS MAIL PERMIT NO. 9 GAINSVILLE FL
 POSTAGE WILL BE PAID BY ADDRESSEE
 FLORIDA CREDIT UNION
 PO BOX 5549
 GAINSVILLE FL 32627-9985

NO POSTAGE
 NECESSARY
 IF MAILED
 IN THE
 UNITED STATES

Florida Credit Union Visa Commercial Credit Card Disclosure

The information about the cost of the card described in this application is accurate as of 7/2008. This information may have changed after that date. To find out what may have changed, contact your local Florida Credit Union office. By activating this Visa Credit Card, you acknowledge and accept the terms stated.

Annual Percentage Rate for purchases (*Introductory rate in effect first 3 months after issuance of card, Actual introductory rate based on credit history).	3.9% or 17.9% (Introductory Rate)* 8.9%, 9.9%, 11.9%, 14.9% or 17.9% Your APR will be determined based on our review of your application and credit information.
Other Annual Percentage Rates	Cash advance APR: 17.9% Penalty APR: 17.9% Balance transfer APR: 3.9% or 7.9% (Introductory Rate)* 8.9%, 9.9%, 11.9%, 14.9% or 17.9% Your APR will be determined based on our review of your application and credit information.
Grace period for cash advance or cashiers checks.	25 days
Method of computing the balance for purchases and cash advances	Average daily balance (including new purchases)
Minimum finance charge	None
Transaction fee for purchase	None
Balance transfer fee	None
Annual fee	None
Cash Advance Fee	3% of the advance amount or \$5.00 whichever is greater and not more than \$50
Other Fees	
Over-Credit-Limit Fee	\$35.00 per occurrence
Late Payment Fee (if 9 or more days late)	\$35.00
Return Check Fee	\$35.00

*Introductory Rate is for purchases and balance transfers. Introductory rate period is good for the first 3 months after issuance of card. Thereafter, finance charges on purchases increase to the normal ANNUAL PERCENTAGE RATE which was established based on our review of your application and credit information.

**When you are 30 days delinquent in making a payment, the monthly periodic rate on your account will increase to an Annual Percentage Rate of 17.9%.

Rates, fees, and terms may change: We reserve the right to change the account terms including rates and fees.

Membership in Florida Credit Union is open to all residents of Alachua, Bradford, Citrus, Clay, Columbia, Gilchrist, Lake, Levy, Marion, Putnam, Sumter, Suwannee, and Union Counties.

- 43rd Street Office**
2831 NW 43rd St.
Gainesville
352-377-4141
- Advantage Center at 13th Street**
3720 NW 13th St.
Gainesville
352-377-4141
- Haile Market Square**
2785 SW 91 St.
Gainesville
352-377-4141
- Lake City Office**
586 West Duval St.
Lake City
386-755-4141
- Ocala Office**
2424 SW 17 Rd.
Ocala
352-237-8222
- Advantage Center at Ocala**
3504 East Silver Springs Blvd.
Ocala
352-237-8222
- Steeplechase Shopping Center**
8585 SR 200
Ocala
352-237-8222
- Starke Office**
2460 Commercial Drive
Starke
904-964-1427

Mailing Address
P.O. Box 5549
Gainesville, FL 32627-5549

Outside Local Calling Areas
(800) 284-1144



Visit Florida Credit Union
on the Web: www.flcu.org



Business Visa[®] Credit Card

Purchasing power in your pocket
with the protection of Visa



Balance Transfer Request

1. Card Issuer _____ Account Number _____

Specific Amount to Pay \$ _____

2. Card Issuer _____ Account Number _____

Specific Amount to Pay \$ _____

A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. The Credit Union is relying on what you stated in this application and you acknowledge that everything you have stated is true. If a credit card is issued to you and you use the card (or its account number) or authorize its use, you agree that such use will constitute your agreement to the terms of the cardholder and balance transfer agreements that you receive from the Credit Union.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

Security Interest of Shares _____ Date _____ Co-Applicant's Signature _____ Date _____

You pledge all shares and/or deposits (including amounts in draft accounts) and payments and earnings thereon which you now or hereafter may have with us, whether held jointly, individually or in trust, as security for any and all monies advanced or purchases made by use of the card and any interest accrued thereon. Upon default you authorize us to take what you owe us out of any such account (except Individual Retirement Accounts) you have with us. You further understand such a security interest is a condition of the Credit Union granting you credit.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

Credit Card Application

Member Account # _____ Business Credit Limit Requested _____ Number of Cards _____

Business Legal Name _____ Business Name to appear on card(s) _____

Business Physical Address (no PO boxes) Street Address _____
 City _____ State _____ Zip _____

Tax ID Number _____ Date Business established (mm/yyyy) _____

Business Structure: Sole Proprietorship Partnership LLP Corporation LLC

Description of Business Activities (What industry is the business in?) _____

Business Gross Annual Sales Last Fiscal Year (whole dollars) _____ Business Net Profit Last Fiscal Year (whole dollars) _____

Number of Employees _____

Contact Information:

Contact First Name _____ Contact Last Name _____ Contact Title _____

Contact Phone Number _____ Extension _____

Billing Options: Company/Owner Individual

Company/Owner Billing: A summary statement is sent to the business and the business is responsible for making one monthly payment for all cardholder accounts.

Individual Billing: A separate statement is sent to each cardholder. Payment is sent by, or on behalf of each cardholder.

Principal/Owner/Guarantor Information

All owners of 20% or more, all partners, members, and all guarantors must complete this section and must guaranty this credit. Please list majority owner first. (If more guarantors/owners are required, attach a separate piece of paper.)

First Name _____ Middle Name _____ Last Name _____

Percentage of Ownership _____ Social Security Number _____ Date of Birth (mm/dd/yyyy) _____

Street Address _____
 City _____ State _____ Zip _____

Home Phone _____ Personal Gross Annual Income (whole dollars) _____

Alimony, child support, and separate maintenance income need not be revealed if you do not want it considered as a basis for repaying this obligation.

Employees Requesting Cards (One card per employee) If more employee cards are required, attach a separate piece of paper.

First Name _____ Last Name _____ Percentage of Credit Limit Requested _____

Street Address _____
 City _____ State _____ Zip _____

ATM Access Yes No Check Access Yes No

First Name _____ Last Name _____ Percentage of Credit Limit Requested _____

Street Address _____
 City _____ State _____ Zip _____

ATM Access Yes No Check Access Yes No

Authorizing Officer* (Signing individually and on behalf of the Business)

Signature _____ Title _____ Date _____

*Authorizing Officer must be a president, vice president, treasurer, general manager (if a corporation), general partner (if a partnership or LLP), manager (if an LLC) or owner (sole proprietor).

AGREEMENT The Business named above and the undersigned Authorizing Officer request that Florida Credit Union establish a VISA Business Credit Card account and related subaccounts in the name of the Business (the "Account") and issue VISA Business Card(s) and convenience checks to employees of the Business as indicated in this application. This application is subject to credit approval by Florida Credit Union. The Florida Credit Union VISA Business Card Master Agreement (the "Agreement") will govern the Account. A copy of the Agreement will be provided to the Business before or at the time the cards and checks are issued. We will also send you the terms of the VISA Benefits Package, which state the limitations and details of the VISA services and features described in this application. By retaining, using or allowing use of the Account, the Business will agree to the terms and conditions of the Agreement. If Business Billing is chosen, the cards and monthly statements will be sent directly to the respective cardholders at the addresses shown above, and not to the Business. The undersigned certifies he/she is authorized to make and execute this application on behalf of the Business and that all information in, and provided in connection with, this application is complete, true, and correct. The undersigned and the Business authorize Florida Credit Union to investigate, obtain, and exchange reports and information, including information from the Internal Revenue Service, regarding the creditworthiness of the Authorizing Officer and the Business and, if this application is approved, to update that information from time to time. Florida Credit Union requires that one or more principals of the Business guarantee the obligations of the Business. The Account is offered from Florida, and the Agreement is made in Florida. Florida Credit Union will make all credit decisions and extend all credit from, and accept payments in, Florida. The undersigned and the Business certify that the Account shall be used solely for business or commercial purposes.

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Bill Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- ★ Your name and account number
- ★ The dollar amount of the suspected error
- ★ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card automatically from your savings or checking account, you can stop payment on any amount you think is wrong. To stop the payment, your letter must reach us 3 business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if you bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not, within your home state, within 100 miles of your current mailing address, and the purchase price must have been more than \$50
- The limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

CURewards

Earn CURewards Points with your Florida Credit Union Visa®. Now more than ever, you'll want to use the Florida Credit Union Visa Credit Card for all your purchases. Every time you do, you'll earn one CURewards point for every dollar you spend. Redeem your points for quality gifts such as CD players, golf clubs, or even travel discounts and FREE travel.

You'll receive monthly statements showing the points you've accumulated by using your FCU Visa. Also, look for CURewards gift updates in your monthly Florida Credit Union Visa statements or go to www.curewards.com for a complete listing of benefits and gifts.

Better yet, FCU members who have BOTH a Florida Credit Union credit card and a Florida Credit Union debit card earn CURewards points on all signature-based debit card transactions in addition to their credit card transactions. To learn more about the debit card rewards, talk with a member of our staff.

Payment Options

Best of all, your new FCU Visa Credit Card gives you flexibility on your monthly payments. You can make your monthly payment online, by mail or in person at any Florida Credit Union branch. Also, choose your payment schedule to be made around the 9th or 17th day of each month. Want more flexibility? You can choose to have your payment automatically deducted out of your Florida Credit Union account each month in one of three ways:

- Minimum payment* deducted depending on the credit balance owed.
- Set dollar amount you choose to pay each month, as long as it meets the minimum payment*.
- Pay your entire credit balance in full each month.

Pay online at www.flcu.org

Convenience at it's best while saving money on stamps and checks. Log onto FCU At Home (online banking) located on the FCU web site, and you can access your credit card information 24/7.

*Minimum monthly payment due is 2% of the balance owed or \$20.00 which ever is greater.



Verified by Visa

Protect yourself and your online purchases with Verified by Visa. Using a personal password, Verified by Visa allows participating merchants to verify your identity before completing an online transaction. It's safe, convenient, and best of all, it's FREE. There is no cost for this added protection.

- ★ Prevents unauthorized use of your FCU Visa Debit Card or Credit Card
- ★ Reduces the possibility of identity theft
- ★ Decreases the chances of fraudulent activity on your FCU checking account or Visa credit card account

Beneficial Enhancements

Our Business Visa credit card carries a full line of enhancements:

- ★ 24 Hour Account Information Access
- ★ Travel Services
- ★ Discounts on Airfare, Hotels, Auto Rental, Lost Luggage Locator, Auto Trip Routing Service, Emergency Airline Ticketing
- ★ Shopping Discounts
- ★ Healthcare

Apply for your new FCU Business VISA today.

All you have to do is fill out the attached application and drop it by any Florida Credit Union Branch or mail it, postage paid, to the Florida Credit Union Service Center.

FCU's value-packed Visa® Business card program is a great way to make purchases for your business. With no annual fee and low rates, FCU's Business Visa card is among the best on the market.

FCU BUSINESS VISA Credit Card

You have worked hard to keep your credit history clean. Why not reward yourself with a Florida Credit Union Business Visa credit card? It can give you the credit limit you need, without the cost of high interest charges.

Florida Credit Union Visa Credit Cards offer:

- ★ No Annual Fee
- ★ Terrific fixed rate
- ★ Credit Limits to fit your needs
- ★ Low minimum payment
- ★ 25-day grace period on purchases (no new finance charges when balance is paid in full by the due date)
- ★ Cash advance options – use the card to pay off higher cost cards
- ★ Online access to view your account history
- ★ Extra cards for family members
- ★ Emergency card replacement
- ★ Balance transfer opportunity (transfer balances from high interest credit cards to our low interest card)



Tape here

Tape here