

Prospera® VISA® Business Rewards Credit Card
FREQUENTLY ASKED QUESTIONS:

How do I earn rewards?

Receive one point per \$1 spent on all purchases minus returns.

Will my rewards expire?

Yes, at the end of the fifth calendar year.

Is there a limit to the amount of rewards I can earn?

No

What happens to my rewards if I pay late?

Points will be earned as net purchases occur regardless of account status. However, the account must be open and in good standing at time of redemption.

How do I redeem my rewards?

www.curewards.com

What do my points earn for me?

Cash
Travel Rewards
Merchandise Rewards
Merchant Gift Cards & eCertificates



920.882.4800 | MyProspera.com

Federally insured by NCUA.
Membership eligibility requirement.
Equal opportunity lender.



BUSINESS CREDIT CARD APPLICATION



apply today

Prospera® VISA®

Rewards Credit Card

for business



APPLICATION DISCLOSURE - BUSINESS CREDIT CARD

INTEREST RATES & INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	8.90% to 16.90% based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	8.90% to 16.90% based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.90% to 19.90% based on creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Prospera Credit Union does not increase your interest rate if you pay late. We assess a late fee after the payment is ten (10) days past due.
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. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	There is no minimum.
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	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	None Either \$10 or 5% of the amount of cash advanced, whichever is greater (Maximum fee: \$100) 1% on all multi-currency and single currency international transactions
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	\$25 \$20 \$25
Other Fees • Card Replacement • Additional Cards • Design Your Own Card • Temporary Credit Limit Increase	Up to \$10 for the first instance; up to \$30 for each thereafter Up to \$5/card N/A Up to \$10

How we will calculate your balance: We use a method called "average daily balance" (including new purchases).

The information about the current APR and costs of the VISA credit card described in this disclosure was accurate as of February 19, 2021 and is subject to change after that date. To find out what may have changed, go to MyProspera.com, call us at 920.882.4800 or write us at Prospera Credit Union, 4830 N. Ballard Rd., Appleton, WI 54913



BUSINESS APPLICANT INFORMATION

Business Name _____ Account No. _____
Business Name to appear on card (max 19 chars. including space) _____
Business Street Address (no P.O. Boxes) _____
City _____ State _____ Zip _____
Billing Address if different than Street Address _____
Business Tax ID # _____ Year Business Started _____ Ending Month of Fiscal Year _____
Number of Employees _____ Nature of Business _____ Email _____
Legal Entity Type Sole Proprietor LLC Partnership Non-Profit Corporation Other _____
Annual Revenue \$ _____ Average Business Checking Account Balance \$ _____

BUSINESS OWNER/AUTHORIZED SIGNER

Business Owner/Authorized Signer Name _____
 Owner Member/Manager Partner President Vice President Treasurer Secretary Other _____
SSN _____ Date of Birth _____
Residential Street Address (no P.O. Boxes) Required based on Patriot Act _____
City _____ State _____ Zip _____
Primary Phone _____ Secondary Phone _____ Email _____
Guarantor's Gross Annual Income *Note: You need not list income from alimony, child support or separate maintenance unless you wish it to be considered for repayment of debt.* \$ _____

AUTHORIZED USERS

Issue a card to the above Business Owner/Authorized Signer
Authorized User _____ Allow Cash Advances Yes No Limit _____
SSN _____ Date of Birth _____ Primary Phone _____
Authorized User _____ Allow Cash Advances Yes No Limit _____
SSN _____ Date of Birth _____ Primary Phone _____
Authorized User _____ Allow Cash Advances Yes No Limit _____
SSN _____ Date of Birth _____ Primary Phone _____
Authorized User _____ Allow Cash Advances Yes No Limit _____
SSN _____ Date of Birth _____ Primary Phone _____

Requested Total Credit Limit \$ _____

If you run out of room, record the information on a separate piece of paper and staple it to this application.

BALANCE TRANSFER REQUEST (I would like to transfer the amounts below to my new Prospera Credit Union credit card)

Card Issuer _____ Transfer Account No. _____ Amount to Transfer _____
Repayment Address _____
Card Issuer _____ Transfer Account No. _____ Amount to Transfer _____
Repayment Address _____

By signing this application, I:

- 1. Attest that the Business listed on the Application is a valid business in good standing under the laws of the jurisdiction of its organization;
- 2. Attest that I am an owner, partner, proprietor, member or other duly elected officer authorized to complete an application for credit and borrow on behalf of the Business;
- 3. Attest that the statements on and submitted during the Application process are true and complete;
- 4. Agree to be jointly and severally liable with the Business for all balances on accounts opened pursuant to the Application;
- 5. Request credit card account(s) be opened in the name of the Business listed on the Application and card(s) issued to person(s) listed in the "Authorized Users" information section on the Application;
- 6. Authorize Prospera Credit Union (PCU) to verify the information provided and obtain additional information concerning my credit standing and the credit standing of the Business;
- 7. Agree that PCU may obtain credit information on me personally and the Business from time to time from any credit reporting agency or other source without further notice;
- 8. Agree that I have read the credit terms accompanying this application on behalf of myself and the Business;
- 9. Agree that all card(s) issued on the account will be only used for commercial or business purposes and not for personal, family or household use; and
- 10. Agree that use of a card the first time by any Authorized User indicates agreement to all terms and conditions of the Application and the Business Credit Card Agreement.

X _____
Applicant Signature Date

A Prospera professional will contact you after we receive your application to discuss your request and communicate what, if any, additional information/documents are needed to make a decision.



WE'RE HERE TO HELP

As a local credit union, we are strong enough to provide everything you need, yet small enough to know you personally and care about you and your business's prosperity. When you choose Prospera, you become a member, not just a customer.

We can help you achieve personal prosperity through business success.

YOUR BUSINESS CREDIT CARD COMES STANDARD WITH:

- Competitive rates
- Local decision making
- VISA® zero liability protection in the event your card is lost or stolen
- Free and easy access to your credit card information, anytime, anywhere through:
 - o Online account access
 - o eStatements
 - o Online bill payment
- Consolidated billing

to apply

- Fill out the application attached, and return in person or by mail
- Talk to a Prospera® professional at 920.882.4792

