



BENEFIT SUMMARY

Platinum Plus® for Business Card

Don't just think of it as a credit card. Think of it as a way to work more efficiently.

If you use a personal credit card for business expenditures, you're missing out on a card that can actually help you manage your business! With the Platinum Plus for Business credit card, you will:

Manage and control business expenses with ease.

Set individual credit lines for your employees, controlling how much is spent.[†] And, you'll have secure online access to your account 24 hours a day, 7 days a week, so you can view up-to-the-minute account information whenever you need to.¹

Enjoy tax benefits and simplified tax preparation.

Separating business and personal expenses makes figuring taxes easier—and interest on business expenses may be tax deductible.^{††}

Save time, save money. As a Platinum Plus for Business credit card Customer, you can feel secure knowing that you and your rental car are protected with a valuable insurance coverage—at no additional charge. Take advantage of discounts on the everyday costs of hotels, overnight shipping, and much more.^{†††}

It's all about simplifying the way you do things so you can concentrate on growing your business. It's all about giving you the time to do what you do best.

Platinum Plus® for Business Card

A simpler way of doing business

- Manage and control expenses—with individual credit lines for employees that let you predetermine how much money is spent.[†]
- Access your account online, view credit card information, and pay bills online when you enroll in our free online banking service. Just visit www.fiabusinesscard.com.¹
- There's no annual fee and a competitive variable APR.
- Improve cash flow—with acceptance almost anywhere, you can use your card or personalized cash advance checks to access the funds you need.
- Increase spending power—with a business card that's separate from your personal credit card.
- Enjoy superior Customer Service—with Customer Satisfaction Representatives dedicated solely to Business Customers and credit line increase decisions made within 24 hours.
- Experience a new standard of benefits—with additional cards at no extra cost, automatic Purchase Protection and much more.^{†††}

TO APPLY

See your branch representative

or

call 800.892.3263

(Mention Priority Code UABD7IAM)

¹ Internet access required.

[†] Within certain program credit limits set by FIA Card Services, N.A.

^{††} Consult your tax advisor regarding the deductibility of interest.

^{†††} Certain restrictions apply to these and other benefits described in the benefits brochure sent with your card or available upon request.



CREDIT UNION REFERENCE INFORMATION

MUST BE COMPLETED BY A CREDIT UNION REPRESENTATIVE.

Please fax this completed form and application to 302.457.0266. (IF FAXING APPLICATION DO NOT MAIL THE ORIGINAL)

CREDIT UNION INFORMATION

Submitting Credit Union Name	Date
Credit Union Address	E-mail Address
Credit Union Representative Information (Name, Phone Number and Fax Number)	

BUSINESS INFORMATION

Business Name	Phone Number
Physical Address	Tax ID#
Mailing Address	

TYPE OF BUSINESS (Select from 1-7 and list information accordingly)

1. Sole Proprietorship 2. Non-profit 3. Corporation 4. Partnership 5. LLC 6. S-Corporation 7. Other

1. If Sole Proprietor, List Owner	
2. If Non-profit, List Primary (Note: If not incorporated, list primary. If incorporated, complete corporation information.)	
3. If Corporation, List Officers President (and owner, if different)	Secretary
Vice President	Treasurer
4. If Partnership, List Partners	
5. If Limited Liability, List Members	

BUSINESS DEPOSIT ACCOUNT INFORMATION

Business Name on Checking Account	Owned By (Select One) <input type="checkbox"/> Business <input type="checkbox"/> Authorized Officer	Open Date	Average Bal.
Money Market 1	Owned By (Select One) <input type="checkbox"/> Business <input type="checkbox"/> Authorized Officer	Open Date	Average Bal.
Money Market 2	Owned By (Select One) <input type="checkbox"/> Business <input type="checkbox"/> Authorized Officer	Open Date	Average Bal.
Certificate of Deposit	Owned By (Select One) <input type="checkbox"/> Business <input type="checkbox"/> Authorized Officer	Open Date	Average Bal.

COMMERCIAL LOAN INFORMATION

Unsecured Account	Open Date	High Balance	Current Balance	Rating
Secured Account	Open Date	High Balance	Current Balance	Rating
Line of Credit Account	Open Date	High Balance	Current Balance	Rating

COMMENTS

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CREDIT UNION REPRESENTATIVE

I hereby certify that, to the best of my knowledge, all information given above is true and correct.

Signature	Title
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DISCLOSURES

You must be at least 18 years of age and be an Authorized Officer of the business to apply.

Annual Fee — \$0.

Annual Percentage Rate (APR) for Purchases — 0% introductory rate for the first 6 billing cycles from account opening; thereafter, a variable APR, currently ranging from **9.24%** to **20.24%**.

Other APRs — Non-Check Balance Transfers: A variable APR, currently ranging from 9.24% to 20.24%. Cash Advances and Convenience Checks: a variable APR, currently 24.24%.

Variable Rate Information — All APRs (other than your introductory APRs) may vary. They are determined by adding a margin to the Prime Rate ranging from 5.99% to 16.99% for Purchases and Non-Check Balance Transfers and 20.99% for Cash Advances and Convenience Checks.

Grace Period for Purchases — At least 25 days from your statement Closing Date.

Minimum Finance Charge for Purchases — \$1.00 (unless purchase Average Daily Balance is zero).

Cash Advance Fee — 4% of each advance (\$10 min) (including Convenience Checks).

Balance Transfer Fee — 4% of each Balance Transfer (\$10 min).

The non-promotional APR, annual fee and other fees and charges are not guaranteed and are subject to change. We have the right to change your terms, rates and fees at any time, for any reason, in accordance with the Business Card Agreement and applicable law. Cash Advances and Balance Transfers may not be used to pay off or pay down any FIA Card Services account. The Cash Limit assigned will be a percentage of the total Credit Limit assigned; be sure to check what your Cash Limit is before using your account to make cash transactions. We apply the minimum payment to lower APR balances before higher APR balances; amounts in excess of the minimum payment are applied to higher APR balances before lower APR balances.

The APR calculations associated with your Business Credit Card Account vary with the market based on the Prime Rate. All disclosed variable rates are based on the Prime Rate of 3.25% in effect as of February 27, 2010.

Balance Transfer — **If you are a non-profit company or you request your account to be set up for balance in full payment monthly, rather than minimum payments, you will not be eligible for Balance Transfer promotions and may be excluded from receiving Balance Transfer checks.** We reserve the right to decline to process any Balance Transfer for any reason. If you have a dispute with a creditor and pay that balance by transferring it to your new Platinum Plus for Business Credit Card Account, you may lose certain dispute rights. **By making a Balance Transfer, you understand that future minimum payments will be applied to promotional offers (which are normally at a lower interest rate) prior to any existing or new regular balances on the account.** It will take 3-4 weeks to process your request. Therefore, you will still need to make payments on your other accounts to keep them current until your request is complete. Balance Transfer requests will be processed in the order provided. We will make the maximum possible partial payment. Partial payment will not be made on more than one account. Finance charges (if and where applicable) will begin on the date that the Balance Transfer posts to your Platinum Plus for Business Credit Card Account.

Sharing of Information with Bank Affiliates — If you do not meet our requirements for this product, by submitting this Application you authorize and request us to share this Application and the Application file with our affiliate for consideration of you for a U.S. Small Business Administration (“SBA”) guaranteed loan. In addition, from time to time, we, our affiliates and subsidiaries may share with each other information about your Business, and you personally, contained in this Application or obtained from outside sources. You may instruct us to cease sharing your personal information obtained from this Application or outside sources by sending a written request to: Commercial Card Services, P.O. Box 27025, Richmond, VA 23261-7025.

Credit subject to approval. Credit cards issued and administered by FIA Card Services, N.A.

MasterCard is a registered trademark of MasterCard International Incorporated, and is used by the issuer pursuant to license.

The information listed above is correct as of February 27, 2010 and is subject to change at any time without prior notice. To receive the most recent information, please write to FIA Card Services, N.A. at PO Box 53137, Phoenix, AZ 85072-3137.

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APPLICATION CHECKLIST

- The Platinum Plus® for Business Card application is completed and signed.
- Credit Union Reference Form is completed and included.
- If the requested credit line is equal to or greater than \$75,000, the previous two years of tax returns or business financials are included.
- If the business is a non-profit, the previous 2 years of financials are included, as well as meeting minutes stating who is authorized to borrow on behalf of the organization and the fact that a business card program is being requested.

Mail submission: FIA Card Services, N.A.
PO Box 981520
El Paso, TX 79998-9915

Regular Fax submission: 302.457.0266 (14 day decision for regular applications)

VIP Fax submission: “ATTN VIP APPLICATIONS” 302.432.4630

(5 day decision – For VIP and urgent applications ONLY – Please fax application, do not mail*)

*IMPORTANT: If faxing an application, either VIP or regular, do not mail the original. The second application received will be treated as a duplicate, resulting in an automatic decline and unnecessary confusion for the Customer. It is also advisable to retain your fax confirmation sheet until application is decisioned.

For general information, application status, credit line increases, additional cards, and routine Customer Service, contact a Customer Satisfaction Specialist at **800.892.3219**.