

## it's simple... low rates and fewer fees

Reliant's Business Visa credit card has low rates & fewer fees than other cards can offer—plus tools designed with your needs in mind!

### security features

- All of our cards have EMV chips, which carry security credentials to help prevent skimming and cloning. Don't settle for less.
- We monitor our members' transactions. If we see anything suspicious, we'll let you know.
- Set a travel notice when you're traveling out of state or to a foreign country, to ensure your card won't be denied for security reasons.
- With free Visa Purchase Alerts, you can receive a real-time alert via text or email when your card is used. If anyone gets a hold of your card data and tries to make an unauthorized transaction, you'll know right away.  
Sign up for alerts when you're logged into your account in online banking, or by visiting a branch or calling 800-724-9282.
- With Visa® Zero Liability coverage, you get fraud protection that gives you peace of mind.

### how does our card compare?

Here's a breakdown showing how our credit card compares to other popular cards in the market.

	Feature	Reliant Business Visa	Popular 0% Business Card	Popular Business Rewards Card	Your Current Business Card
rates	Introductory Rate	4.95% for 6 months	0% for 12 months	None	
	Purchase Rate	13.39% APR	17.24-29.24% APR	None - balance must be paid in full each month	
	Balance Transfer Rate	18.00% APR	22.80% APR	Not available	
	Cash Advance Rate	18.00% APR	24.90% APR	Not available	
	Penalty APR*	None	29.24% APR	None; see late fee	
fees	Annual Fee	None	\$39	\$150	
	Balance Transfer Fee	None	Either \$5 or 3% on amount transferred	Balance transfers not available	
	Currency Conversion Fee	None	2.7% of each transaction after conversion to USD	None	
	Late Payment Fee	\$30	\$39	2.99% of unpaid portion of minimum payment	
misc.	Service	Local: in person, by phone or 24/7 call center	Non-local call center	Non-local call center	

### apply today

Via phone at 800.724.9282  
In person at any branch location  
with the app inside

## achieve more with a better business card



Reliant's Business Visa credit card is the right card for you and your wallet.

#### Featuring:

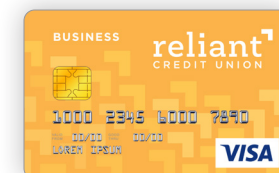
- No annual fee
- No balance-transfer fee
- No cash advance fee
- And so much more!

reliantcu.com  
800-724-9282

reliant<sup>+</sup>  
CREDIT UNION  
achieve life

This credit union is federally insured by the National Credit Union Administration.

11-23 VR



reliant<sup>+</sup>  
CREDIT UNION  
achieve life

# Business Visa Credit Card Application

Please return application to Reliant Credit Union • PO Box 40 • Sodus, NY 14551

Reliant account # \_\_\_\_\_

Requested Limit: \_\_\_\_\_

**FOR CREDIT UNION USE**

Branch \_\_\_\_\_ Staff \_\_\_\_\_

<b>Business/Organization Information</b>			
This application cannot be processed without the Business Tax ID number, owner's social security number(s), each cardholder's Social Security number, business name and the physical address of the business.			
Business/Organization name to appear on card (limit 25 characters, including spaces)	Tax ID - <b>required</b>	When formed (MM/YYYY)	# Employees
Legal Name - <b>required</b>		Gross annual revenue <sup>1</sup> \$	Net income \$
Street address (no PO Box)		City	State/Zip
Email address		Business phone ( )	Fiscal year end
Business description - <b>required</b> : <input type="checkbox"/> Construction <input type="checkbox"/> Real Estate <input type="checkbox"/> Agriculture <input type="checkbox"/> Services <input type="checkbox"/> Retail Trade <input type="checkbox"/> Manufacturing <input type="checkbox"/> Non-profit organization <input type="checkbox"/> Trucking/Transportation <input type="checkbox"/> Other _____			
Business/Organization type: <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> Limited Liability Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Non-profit corporation <input type="checkbox"/> Religious corporation <input type="checkbox"/> Unincorporated association <input type="checkbox"/> Other _____			

**Principal Owner(s)/Officer(s) to receive card(s):**

<b>1. Authorized Signer</b> name to appear on card (limit 24 characters, including spaces)		Social Security # - <b>required</b>	Title	
Home street address		City	State/Zip	Home phone ( )
Gross Personal Income <sup>2</sup> - not required for nonprofit orgs.	% Ownership - not required for nonprofit orgs.	Date of Birth	Mother's Maiden Name	
<b>2. Authorized Signer</b> name to appear on card (limit 24 characters, including spaces)		Social Security # - <b>required</b>	Title	
Home street address		City	State/Zip	Home phone ( )
Gross Personal Income <sup>2</sup> - not required for nonprofit orgs.	% Ownership - not required for nonprofit orgs.	Date of Birth	Mother's Maiden Name	

**Authorized User(s) to receive card(s):**

<b>1. Employee's name</b> to appear on card (limit 24 characters, including spaces)		Social Security # - <b>required</b>	Date of Birth	Mother's Maiden Name
<b>2. Employee's name</b> to appear on card (limit 24 characters, including spaces)		Social Security # - <b>required</b>	Date of Birth	Mother's Maiden Name

1. Non-profit organizations must submit two years' financial statements and completed Corporate Borrowing Resolution or meeting outlining the officer's intent to apply for this product.  
 2. Alimony, child support and separate maintenance income do not need to be revealed if you do not want them to be considered as a basis for repaying this obligation.  
**READ FEE AND RATE INFORMATION AND TERMS AND CONDITIONS IN RELIANT'S BUSINESS VISA CREDIT CARD ACCOUNT AGREEMENT AND DISCLOSURE.**  
**NOTE:** All new accounts are set up for a revolving balance payment.

**NON-PROFIT ORGANIZATIONS ONLY:** By signing below, I certify that I am authorized to apply for this credit card and to contractually bind the Company. I acknowledge and agree on behalf of the Company to the terms and conditions included in the Business Visa Credit Card Account Agreement.

X SIGNATURE: ON COMPANY'S BEHALF _____ Date _____	X SIGNATURE: ON COMPANY'S BEHALF _____ Date _____
PRINT NAME: _____ TITLE <input type="checkbox"/> PRESIDENT <input type="checkbox"/> VICE PRESIDENT <input type="checkbox"/> TREASURER <input type="checkbox"/> CHAIRPERSON	PRINT NAME: _____ TITLE <input type="checkbox"/> PRESIDENT <input type="checkbox"/> VICE PRESIDENT <input type="checkbox"/> TREASURER <input type="checkbox"/> CHAIRPERSON

**FOR-PROFIT BUSINESSES ONLY:** By signing below, I certify that I am authorized to apply for this credit card and to contractually bind the Company. I acknowledge and agree on behalf of the Company and individually: (1) to the terms and conditions included in the Business Visa Credit Card Account Agreement, and (2) THAT I AM JOINTLY AND INDIVIDUALLY LIABLE WITH COMPANY FOR ALL CHARGES ON ALL ACCOUNTS AND PERSONALLY GUARANTY THE OBLIGATIONS OF THE COMPANY UNDER THE ACCOUNT AGREEMENT THAT WILL BE PROVIDED IF THIS APPLICATION IS APPROVED, and (3) THAT I AUTHORIZE RELIANT TO OBTAIN MY PERSONAL CREDIT REPORT IN CONNECTION WITH MY GUARANTY OF THIS CREDIT AND ANY RENEWAL OR INCREASE.

X SIGNATURE: ON COMPANY'S BEHALF AND INDIVIDUALLY _____ Date _____	X SIGNATURE: ON COMPANY'S BEHALF AND INDIVIDUALLY _____ Date _____
PRINT NAME: _____ TITLE <input type="checkbox"/> PRESIDENT <input type="checkbox"/> VICE PRESIDENT <input type="checkbox"/> TREASURER <input type="checkbox"/> CHAIRPERSON	PRINT NAME: _____ TITLE <input type="checkbox"/> PRESIDENT <input type="checkbox"/> VICE PRESIDENT <input type="checkbox"/> TREASURER <input type="checkbox"/> CHAIRPERSON

**AUTHORIZED USER(S) SIGNATURE(S):**

X SIGNATURE: AUTHORIZED USER _____ Date _____	X SIGNATURE: AUTHORIZED USER _____ Date _____
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## Fee and Rate Information

The terms of your account, including any of the APRs or Fees set forth below, are subject to change by us in our discretion for any reason. Any changes will be made in accordance with the Business Card Agreement.

<b>Annual Percentage Rate (APR) for Purchases:</b>	Currently the regular rate of <b>13.39%*</b> is in effect for all purchases as of 11/1/23.  4.95% new account introductory rate for six months after account is open for all purchases.
<b>Annual Percentage Rate (APR) for Cash Advances and Balance Transfers.</b>	A fixed rate of <b>18%</b> is in effect for cash advances and balance transfers as of 11/1/23.  4.95% new account introductory rate for six months after account is open for all cash advances and balance transfers.
<b>*Variable Rate Information:</b>	Your Annual Percentage Rate may vary. The rate is determined by an index and percentage amount above the index. The rate can change quarterly, every three months.
<b>Index:</b>	The highest Prime Rate published in <i>The Wall Street Journal</i> on the last business day of the month preceding the current calendar quarter.
<b>Spread:</b>	4.89% above the index.
<b>Floor Rate:</b>	10.00% APR. The rate will never be less than this rate.
<b>Ceiling Rate:</b>	18.00% APR. The rate will never be higher than this rate.
<b>Change:</b>	The rate may change every three months, quarterly, and such changes will occur during the months of January, April, July, and October on the first day of the billing cycle.
<b>Grace Period for Repayment of Balances for Purchases:</b>	25 days if you pay the Total New Balance for purchases by the payment due date on your last statement, or if you did not have a purchase balance on your last statement.
<b>Balance Calculation Method for Purchases:</b>	The Finance Charge is calculated on the Average Daily Balance including new transactions.
<b>Annual Fee:</b>	\$ 0
<b>Minimum Finance Charge:</b>	\$ 0
<b>Transaction Fee for Purchases:</b>	\$ 0
<b>Transaction Fee for Cash Advances and Balance Transfers:</b>	\$ 0
<b>Late Payment and Over-the-Limit Fee:</b>	\$30.00 each per billing cycle
<b>Minimum Monthly Payment:</b>	The greater of \$30 or 2.5% of the new balance plus any past due payments, overlimit amount(s), and late fee amounts.