



Business Credit Card Application Instructions

Required Documents:

1. VISA Application
2. Credit Limit and Authorized Signers Form
3. Year-End Financial Statements

These forms must be signed by two parties on behalf of the Church or Organization (typically the Treasurer, Finance Chair and/or Trustee).

Return these documents to the credit union for approval. Our goal is to approve within one business day. Cards will arrive via the mail in approximately ten business days.

Church/Organization VISA Credit Card Application

Applicant: Church Organization

Name of Church/Organization: _____

Mailing Address: _____

Tax ID Number: _____ Phone Number: _____

All information appearing in this application for a credit card(s) is true and correct. We understand this application shall remain the property of The United Methodist Credit Union (TUMCU). We agree to be fully responsible for all obligations under the terms and conditions of the attached The United Methodist Credit Union VISA Business Credit Card Agreement.

Signature #1	Printed Name	Title	Date
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Signature #2	Printed Name	Title	Date
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INTEREST RATE AND INTEREST CHARGES FOR CREDIT CARDS

Annual Percentage Rates (APR) for purchases, cash advance, and balance transfers	APR will be based on your credit history and other factors. 7.99%
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 interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers on the transaction date.
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 web site of the Federal Reserve at: http://www.consumerfinance.gov/learnmore .

FEES

Annual Fee	None
Transaction Fees	None
Balance Transfers	1% for all transactions
Foreign Transaction	1% for multi-currency transactions
Other Fees	
Late Payment	5% of monthly payment once payment is 10 days past due
Insufficient Fund(s) Fee	\$25
Card Replacement	\$15
Statement/Merchant Copy	\$5

Important Information

- How TUMCU calculates your balance: We use a method called Average Daily Balance (including new purchases).
- Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the account agreement.
- Minimum payment is 3% of outstanding balance or \$25, whichever is greater.
- Daily \$5,000 purchase limit and a maximum of 11 transactions per day per card.
- The United Methodist Credit Union VISA Cards are subject to credit approval.

Credit Card Authorized Users and Limits

Total Limit Requested: \$ _____

Name of Cardholder	Position/Title with Church/Org	Cardholder Limit
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

By signing below, we certify that we are authorized by the above church/organization to obligate the church/organization to pay for the total outstanding balance due on the listed credit cards. Only one party signed below is necessary for changing authorized users and individual limits. However, two parties are required to increase the overall indebtedness of the church/organization.

Signature #1	Printed Name	Title	Date
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Signature #2	Printed Name	Title	Date
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Primary Contact Person

Name	Title
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Email Address	Phone Number
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Best Time to Call _____

Important information regarding International transactions: In an effort to prevent fraud, you must notify TUMCU prior to making international purchases so we can accept transactions from that country.