



501 S. Capitol Ave.
Lansing, Michigan 48933
517.267.7200 or 888.267.7200
laketrust.org

VISA Platinum Business Application

COMPANY INFORMATION

COMPANY LEGAL NAME		PHONE	FAX	E-MAIL ADDRESS	
STREET ADDRESS		CITY		STATE	ZIP
BILLING ADDRESS (IF DIFFERENT)		CITY		STATE	ZIP
FEDERAL TAX ID# (REQUIRED)	GROSS ANNUAL SALES/REVENUE (REQUIRED) \$	DESCRIPTION OF BUSINESS - SIC (REQUIRED)		YEARS IN BUSINESS	YEARS AS OWNER
BUSINESS STRUCTURE: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> S Corp. <input type="checkbox"/> C Corp. <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Co. <input type="checkbox"/> Unincorporated Association		BUSINESS NAME ON CARD(S) (MAXIMUM 24 SPACES)			
CHECKING ACCOUNT BALANCE \$	FINANCIAL INSTITUTION WHERE ACCOUNT IS HELD		SAVINGS ACCOUNT BALANCE \$	FINANCIAL INSTITUTION WHERE ACCOUNT IS HELD	
MONTHLY BILLING <input type="checkbox"/> Individual <input type="checkbox"/> Consolidated <small>(Company remits one payment for all cards.)</small>		INDIVIDUAL AUTHORIZED TO MAKE ACCOUNT CHANGES		TITLE	PHONE

EMPLOYEE CARDHOLDERS (Use Additional Sheets if Needed)

CARD REQUESTED FOR COMPANY OWNER #1 <input type="checkbox"/> Yes Credit Line: \$ <input type="checkbox"/> No		CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No		CARD REQUESTED FOR COMPANY OWNER #2 <input type="checkbox"/> Yes Credit Line: \$ <input type="checkbox"/> No		CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No	
EMPLOYEE NAME	TITLE	BUSINESS PHONE	CREDIT LINE \$	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No	EMPLOYEE NAME	TITLE	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No
EMPLOYEE NAME	TITLE	BUSINESS PHONE	CREDIT LINE \$	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No	EMPLOYEE NAME	TITLE	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No
EMPLOYEE NAME	TITLE	BUSINESS PHONE	CREDIT LINE \$	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No	EMPLOYEE NAME	TITLE	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No
EMPLOYEE NAME	TITLE	BUSINESS PHONE	CREDIT LINE \$	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No	EMPLOYEE NAME	TITLE	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No
EMPLOYEE NAME	TITLE	BUSINESS PHONE	CREDIT LINE \$	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No	EMPLOYEE NAME	TITLE	CASH ACCESS? <input type="checkbox"/> Yes <input type="checkbox"/> No

RESOLUTION / AUTHORIZATION

FOR CORPORATIONS AND UNINCORPORATED ASSOCIATIONS: I hereby certify that I am the _____ of the Company and that the following is a copy of a resolution adopted by the governing body at a meeting duly called and held at which a quorum was present and acting throughout or by other means authorized by law.

RESOLVED, that any one (1) officer of this entity is authorized and directed to sign and submit a Business Credit Card Application (Application) to Lake Trust Credit Union (Credit Union) and any other documents required by the Credit Union in connection with the Application, and to agree to be bound by the applicable Agreement (as defined therein), which Agreement contains the terms and conditions regarding the issuance of credit cards to employees, officers, directors, and associates of this entity and that any other writings executed in connection with the Application or the Agreement are hereby ratified, confirmed, and approved.

DATED THIS _____ DAY OF _____,

SECRETARY/ASSISTANT SECRETARY _____ ATTEST _____

FOR PARTNERSHIPS AND LIMITED LIABILITY COMPANIES: All partners/members/managers of the Company, a partnership/limited liability company, hereby authorize and direct any one (1) partner/member/manager to sign and submit an Application to the Credit Union and any other documents required by the Credit Union in connection with the Application, and to agree to be bound by the applicable Agreement (as defined therein), which Agreement contains the terms and conditions regarding the issuance of credit cards to partners/members/managers, employees, and associates of this entity and that any other writings executed in connection with the Application or the agreement are hereby ratified, confirmed, and approved.

DATED THIS _____ DAY OF _____,

PARTNER/MEMBER/MANAGER _____ PARTNER/MEMBER/MANAGER _____

PARTNER/MEMBER/MANAGER _____ PARTNER/MEMBER/MANAGER _____

COMPANY AND GUARANTOR SIGNATURES (Sign Both Places Below)

We/I certify that we/I have read and agree with the terms and conditions on the reverse side.

COMPANY AUTHORIZED SIGNATURE X	TITLE	DATE
COMPANY AUTHORIZED SIGNATURE X	TITLE	DATE
GUARANTOR - OWNER #1 SIGNATURE X	GUARANTOR - OWNER #2 SIGNATURE X	

CREDIT UNION USE ONLY

<input type="checkbox"/> APPROVED <input type="checkbox"/> REJECTED <input type="checkbox"/> COUNTER OFFER (SPECIFY)		VISA LINE OF CREDIT LIMIT
LOAN OFFICER SIGNATURE	DATE	REASONS FOR REJECTION/COUNTER OFFER

PROVISIONS APPLICABLE TO COMPANY AND GUARANTORS

The Company and individuals' names on the front (collectively, "Obligors") represent that all information in this application is accurate and complete, each is competent to enter into contracts, and no bankruptcy proceedings involving any of the Obligors are in process or anticipated. The Credit Union is not obligated to grant the Obligors credits, or may offer a lower amount, and the Credit Union may retain this application whether or not credit is granted. The Obligors authorize the Credit Union to obtain information from others concerning the Obligors' respective credit standings and other relevant information impacting this application and, if credit is granted, from time to time throughout the term of the indebtedness, including obtaining the Obligors' personal credit reports and file copies of financial statements from any accountant or accounting firm. In addition to the information requested on this application, the Credit Union may subsequently request additional information from the Obligors. All appropriate corporate or other similar actions needed to authorize the indebtedness incurred hereunder have been accomplished. If the Company is a proprietorship, owner certifies that the Company name is a trade name used in the conduct of an unincorporated business owned entirely by the owner. The Obligor shall be jointly and severally liable for charges incurred on any credit card account issued to the Company whether issued to the Company individually or jointly with any other applicant and agree to be bound by all terms, provisions, and conditions contained in the Credit Union's Visa Platinum Business Credit Card Agreement, as amended from time to time. The Agreement will contain, among other things, the interest rate and repayment terms. The Obligors further agree that any facsimile transmission may be treated as an original and such facsimile or any reproduction hereof shall be admissible into evidence as the original itself in any judicial or administrative proceeding, whether or not the original is still in existence. The Obligors certify that they do not live in, and this application is not being executed in, California, Maine, Rhode Island or Vermont. Except as otherwise prohibited by law the Obligors agree and consent that the Credit Union may provide to others information about the Credit Union's transactions and experiences with the Obligors. Also, the Credit Union and its affiliates may share with each other all information about the Obligors that the Credit Union has or may obtain for the purposes, among other things, of evaluating credit applications or offering the Obligors products or services that the Credit Union believes may be of interest to the Obligors. Under the Fair Credit Reporting Act there is certain credit information that cannot be shared about any individual Obligor named on the front if the individual tells the Credit Union by writing to Lake Trust Credit Union, 501 S. Capitol Ave., Lansing, MI 48933, including name, address, account number and Social Security number.

If you sign this application in Ohio: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

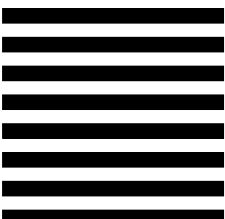
If you sign this application in New York: A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

If you sign this application in Wisconsin: For married Wisconsin residents, your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will also receive notification that credit has been extended to you.



LANSGING MI 48901-9854
PO BOX 40767
LAKE TRUST CREDIT UNION

POSTAGE WILL BE PAID BY ADDRESSEE



ON POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

