

*Be you. Belong.®*

# THE BEST SAVINGS- FOR-YOUR-BOTTOM- LINE BUSINESS CARD.

**TDECU Platinum Business MasterCard®**



**0%**

**APR FOR 6 MONTHS<sup>1</sup>**  
on all new purchases  
and cash advances.

**0%**

**APR FOR 12 MONTHS<sup>2</sup>**  
on balances transferred  
from other cards.

**TRANSFER ACCOUNT BALANCES AND START SAVING NOW**

Visit [TDECU.org](http://TDECU.org) and click on Credit Card Balance Transfer.

## **PAY AS LITTLE AS 7.99% APR<sup>3</sup> AND ENJOY THESE FEATURES**

- No annual, balance transfer, over limit, currency conversion, or cash advance fees, and no default rate
- Extended warranty
- Cell phone protection
- \$500,000 travel accident insurance
- Year-end summary of charges
- Free online account access & bill pay option
- Baggage delay insurance & much more!

**TDECU**  
BUSINESS SERVICES



## INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	<b>0%</b> Introductory APR for six months <sup>1</sup> . After that, the Standard Rate APR will range from <b>7.99%</b> to <b>17.99%</b> , based on your creditworthiness.
APR for Balance Transfers	<b>0%</b> Introductory APR for twelve months <sup>2</sup> . After that, the Standard Rate APR will range from <b>7.99%</b> to <b>17.99%</b> , based on your creditworthiness.
APR for Cash Advances	<b>0%</b> Introductory APR for six months <sup>1</sup> . After that, the Standard Rate APR will range from <b>7.99%</b> to <b>17.99%</b> , based on your creditworthiness.
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.
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a></b>

## FEE CHARGES

<b>Annual Fee</b>	<b>None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$25</b> Up to <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

The information about the costs of the cards is accurate as of 10/26/2015. This information may have changed after that date. To find out what may have changed, call us at 800.839.1154 or write to us at TDECU, 1001 FM 2004, Lake Jackson, TX 77566-4012. The Credit Union may modify the terms of the credit agreement, including the periodic rate, at any time subject to such notice as may be required by applicable law.

<sup>1</sup> Introductory rate good until the first day of the billing cycle that includes the six-month anniversary date of the opening of your account.

<sup>2</sup> Offer applies only to balance transfer requests received by us within 30 business days of account opening.

<sup>3</sup> Your exact rate is based on your creditworthiness.

APR = Annual Percentage Rate. Cardholder benefits are subject to change without notice. Federally insured by NCUA. 1115-I-C-8289.01

# TDECU CREDIT CARD BUSINESS APPLICATION

☐ **YES**, I certify that I am at least 18 years of age, and that I have read and agree to all the terms, authorizations and disclosures contained on this form and that everything I have stated in the certificate is true and correct. I authorize TDECU to check my credit record and to verify my credit, employment, and income references. I understand that the use of any card issued in conjunction with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Card Agreement. I understand that the terms of my Account are subject to change as provided in the Card Agreement.

\*If you have not attained the age of 21 and are applying for individual credit, we will consider your independent ability to pay with the information you provide.

\_\_\_\_ Applicant \_\_\_\_ Joint Applicant **(Applicant and Joint Applicant Must Initial Here to Indicate that You Intend to Apply for Joint Credit.)**

I am applying for a Business MasterCard with a limit of \$ \_\_\_\_\_

PLEASE TELL US ABOUT YOUR BUSINESS:			
Business Name	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership	<input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Other
Business Member Number	EIN of Business (Required)		
Mailing Address	City	State	Zip
Street Address	City	State	Zip
Office Phone	Cell Phone	Home Phone	
Authorized Officer	Position	Mother's Maiden Name	
Mailing Address	City	State	Zip
Security Question: What is the name of the last school you attended?			
FINANCIAL INFORMATION:			
Monthly Net Business Income	Additional Monthly Income	Source	

**I (we) are giving the credit union a security interest in all shares at the credit union.** \_\_\_\_\_ **(applicant's initials)**

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

☐ **I agree to the terms and conditions of this offer. This form must be signed and initialed above. You will find important disclosures containing rate, fee, and other cost information concerning the card on the cover page of this offer.**

GUARANTOR INFORMATION:			
First Name	M.I.	Last Name	
Personal Member Number	E-Mail Address		
Mailing Address	City	State	Zip
Home Phone (     )	Work Phone (     )		
SSN	Driver's License Number	Date of Birth	
Employer's Name	Address		
Occupation	Start Date	Gross Monthly Income	
Sources of Additional Income	Additional Monthly Income		
AUTHORIZED USERS:			
First Name	M.I.	Last Name	Limit
First Name	M.I.	Last Name	Limit
First Name	M.I.	Last Name	Limit
First Name	M.I.	Last Name	Limit

**Fiscal Year-end for Business:** Please tell us the date that you use for your fiscal year-end for tax reporting purposes (example: 12/31, 6/30, etc.)