



# BUSINESS CREDIT CARD APPLICATION

**Please attach to application:** current balance sheets, profit and loss statements for the current year and 2 years historical balance sheets, profit and loss statements and Tax Returns.

### CARD TYPE

- Corporate Rewards Card
- Corporate Card

### BILLING

- Individual Billing:**  
Each cardholder would receive a monthly statement.
- Consolidated Billing:**  
One combined statement would be mailed combining all transactions.

## BUSINESS INFORMATION

Business Name \_\_\_\_\_ Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Physical Address (if different from mailing address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone # \_\_\_\_\_

### BUSINESS STRUCTURE/TYPE

- LLC or LLP
  - Corporation
  - Partnership
  - Sole Proprietorship
- Annual Gross Income \$ \_\_\_\_\_ Annual Net Income \$ \_\_\_\_\_ Mo/Yr Business Started \_\_\_\_\_ Tax Identification # \_\_\_\_\_

### AUTHORIZED BUSINESS SIGNATURE

The signer certifies he/she has verified that all the information in the above statements are a complete and correct statement of the financial condition of the Business on the date indicated. The person signing below has been fully authorized to apply for and obtain credit on behalf of the business named on this application and is authorized to sign this application. If Bank of Utah approves this application, signer also agrees, on behalf of the Business, that use of the Business Credit Card(s) shall be and hereby is bound by the terms and conditions, which may be amended from time to time, which are incorporated herein by reference and will accompany the original issuance of the Business Credit Card(s). Bank of Utah shall be and hereby is authorized to obtain, receive, and report credit information of the Business regarding this application or resulting accounts. The signer authorizes Bank of Utah to obtain credit reports on the Business to investigate, receive, verify, provide, and exchange credit information on the Business with credit reporting agencies and others in connection with this application and the administration of any credit extended hereunder. Bank of Utah is also authorized to provide credit information about Bank of Utah's credit experience with the Business to other creditors and credit reporting agencies. The Business will be liable for all indebtedness incurred by use of the Business Credit Card(s) whether authorized or unauthorized, including charges from authorized users listed below and any added in the future. The signer understands and agrees that this application is subject to final approval by Bank of Utah and that additional information and documentation may be required in order for Bank of Utah to make a credit decision.

**X** \_\_\_\_\_  
Authorized Business Signature Date

### AUTHORIZED USER #1

Name \_\_\_\_\_ SSN \_\_\_\_\_ Date of Birth \_\_\_\_\_ Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_ \$ Limit

### AUTHORIZED USER #2

Name \_\_\_\_\_ SSN \_\_\_\_\_ Date of Birth \_\_\_\_\_ Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_ \$ Limit

### AUTHORIZED USER #3

Name \_\_\_\_\_ SSN \_\_\_\_\_ Date of Birth \_\_\_\_\_ Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_ \$ Limit

### AUTHORIZED USER AGREEMENT

Bank of Utah is required, by federal law, to obtain, verify, and record information that identifies each individual or entity opening or having access to a Bank of Utah Account. I understand that you will ask for my legal name, Social Security Number (SSN), date of birth, and other information that will allow Bank of Utah to identify me. The Borrower may cancel or remove an Authorized User by written notice to the Bank of Utah without consent or prior notice to the Authorized User.

**X** \_\_\_\_\_ **X** \_\_\_\_\_ **X** \_\_\_\_\_  
Signature of Authorized User #1 Date Signature of Authorized User #2 Date Signature of Authorized User #3 Date

*Additional Authorized Users and Signatures available on second page...*

## GUARANTOR INFORMATION

Name \_\_\_\_\_ Title \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone # \_\_\_\_\_

### GUARANTY AGREEMENT

In consideration of Bank of Utah extending credit to my Business, the undersigned (the Guarantor) hereby absolutely and unconditionally guarantees and promises to pay, the full and prompt payment when due of any and all indebtedness incurred by use of the Business Credit Card(s), whether authorized or unauthorized. The Guarantor hereby authorizes Bank of Utah to review his/her individual credit history and further consent and authorize Bank of Utah's credit evaluation process in connection with this Guaranty and investigate and verify the information on this application at any time. This Guaranty is a continuing guaranty of payment, and not merely of collection, and Bank of Utah shall not be required to resort to or exhaust its remedies against Business or any other party liable with respect to such guaranteed obligations before calling upon Guarantor for payment. Guarantor agrees to be liable for all expenses for collection of the indebtedness, including reasonable attorney fees, should the Business default.

**X** \_\_\_\_\_  
Signature of Guarantor Date

## AUTHORIZED USER #4

Name	SSN	Date of Birth	Address	\$ Limit
				City, State, Zip

## AUTHORIZED USER #5

Name	SSN	Date of Birth	Address	\$ Limit
				City, State, Zip

## AUTHORIZED USER #6

Name	SSN	Date of Birth	Address	\$ Limit
				City, State, Zip

## AUTHORIZED USER #7

Name	SSN	Date of Birth	Address	\$ Limit
				City, State, Zip

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
 Signature of Authorized User #4 Date Signature of Authorized User #5 Date

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
 Signature of Authorized User #6 Date Signature of Authorized User #7 Date



Bank of Utah offers two corporate credit cards to meet your business needs. So whether you want to **earn rewards**, pay **no annual fees** or **eliminate carrying month-to-month balances**, let Bank of Utah help you consolidate your high interest cards and provide you with the credit card your business needs. Once enrolled in the Rewards Program, accountholders will earn points for each qualifying dollar of spend made using the enrolled account. Accountholders may redeem points for the following:

### CASH BACK

Cash back can be redeemed with as low as 3,000 points. Anything over 10,000 points has a cash back rate of 1%. Points between 3,000 to 10,000 have a cash back rate of 0.83%.

### TRAVEL

Airline tickets, cruise travel, car rental certificates, hotel certificates, etc. can also be redeemed with points. Accountholders can book flights directly from the PointQuest site. If the accountholder does not have enough points to cover the cost of airfare, he or she may use a credit card to pay the difference.

### MERCHANDISE

Accountholders can choose to redeem their points for merchandise posted on the PointQuest website.

### GIFT CARDS

Redeem your points for gift cards, including cards for dining, travel, movies, music, entertainment, and home and outdoor living.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<b>13.24% (WSJ Prime + 8.99)</b> This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>19.99% (WSJ Prime + 16.74)</b> This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases, if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the new transaction date.
Min. Interest Charges	If you are charged interest, the charge will be no less than \$1.00.

Fees	
Annual Fees	<ul style="list-style-type: none"> <li>Corporate Rewards Card: \$25.00</li> <li>Corporate Card: \$0.00</li> </ul>
Transaction Fees	<ul style="list-style-type: none"> <li><b>Cash Advance:</b> \$5.00 or 3.5% of total dollar amount advanced, whichever is greater.</li> <li><b>Foreign Transactions:</b> 2% of each purchase transaction after conversion to US dollars.</li> <li><b>Cash Advance on Foreign Transactions:</b> 2% of each cash transaction after conversion to US dollars plus an additional fee of the greater of \$5.00 or 3.5% of total dollar amount after conversion to US dollars.</li> </ul>
Late and Returned Payment Fees	<ul style="list-style-type: none"> <li>Equal to the minimum amount due or \$25.00 whichever is less.</li> </ul>