



Business Services

MEMBER BUSINESS CREDIT CARD APPLICATION ADDENDUM

APPLICANT'S STATEMENT

The Applicant, by the signature of its authorized representative below, hereby certifies that the Business Credit Application ("Application") and this Member Business Credit Card Application Addendum ("Addendum") has been carefully read by the Applicant and is given to Virginia Credit Union, Inc. (VACU) for the purpose of obtaining the credit described on the Application and Addendum and other credit from time to time in whatever form; the information in this Application and any other document or information submitted in connection with the Application or any other credit request are or will be true and correct exhibits of the Applicant's financial condition and may be treated by VACU as a continuing statement thereof until replaced by a new application or until the Applicant specifically notifies VACU in writing of a change therein; and the credit requested herein and any other credit obtained from VACU by the Applicant on the basis of the information contained in this Application shall be used solely for business or commercial purposes. The Applicant authorizes VACU to: verify any information submitted to VACU by or on behalf of the Applicant; obtain further information concerning the credit standing of the Applicant, its representatives and guarantors; and exchange credit information with others. The Applicant agrees to provide additional information upon request and agrees that unless otherwise directed by the Applicant in writing, all statements and notices regarding any credit granted by VACU to the Applicant shall be mailed to the Applicant at the address shown on the Application. Any person signing below as the duly authorized representative of the Applicant attests that the Applicant is a valid business entity and that each person signing below is authorized to request credit on behalf of the Applicant.

Applicant Signature: _____ Date: _____
Print Name _____ Title _____

TO BE COMPLETED FOR BUSINESS REQUESTS

GUARANTY

To induce Virginia Credit Union, Inc. (known as "VACU") to extend a Business Credit Card Account (individually and collectively, the "Account") to the company named on this applicant, I/we jointly and severally agree as follows: (1) I/we guarantee that the Account, and all interest of the Account, and all other costs or charges under the Account, and all extensions and renewals of all or any part of the Account, will be fully paid when due (whether or not they become due because of a default) and that all other promises in the agreement for the Account will be kept; (2) from time to time, without giving me/us any notice, asking my/our permission or having me/us sign any other documents, and without releasing me/us from any of my/our promises under the Guaranty, VACU can (a) extend the time of payment of the Account by any means or extend the time for performance of any of the other promises under the agreement for the Account, (b) deal with any collateral for the Account as it sees fit, such as by selling it, exchanging it, or giving it up, (c) decide to take or not take any action authorized by the agreement for the Account, (d) delay enforcing its rights under the agreement for the Account or this Guaranty without losing them, (e) waive its rights in one instance without waiving them in other instances, (f) permit a change in the terms of the Account or this Guaranty by any means, (g) release or substitute any person responsible under the Account or this Guaranty, (h) assign any of its rights under this Guaranty or the Account, or (i) apply any payments it receives from me/us or anyone else to the Account or to any other debt that the person making the payments now or later owes it, in whatever order it wishes; (3) I/We are bound by all the provisions of the agreement for the Account just as if I/we have signed it; (4) all of my/our promises under this Guaranty are conditional and will not be affected by (a) any agreement or understanding that anyone else was or is to sign, or otherwise become responsible for the Account or this Guaranty, (b) the death or bankruptcy of me or any of use or VACU's failure to attempt to collect under this Guaranty from the estate of anyone who dies or goes bankrupt, (c) VACU's failure to take any legal steps required to perfect its security interest in any collateral for the Account, (d) the fact that the Account cannot for any reason be collected from anyone else, (e) the fact that there is not enough collateral or no collateral for this Account, (f) VACU's failure or refusal to give me/us notice of any default or other occurrence under the agreement for the Account, or (g) anything else. All of VACU's rights can be enforced against my/our heirs and legal representatives; (5) VACU can enforce its rights under this Guaranty against me/us without first enforcing or attempting to enforce any of its rights against anyone else or against any of the collateral for the Account; (6) I/we waive presentment, demand, protest, notice of nonpayment, or protest thereof; (7) this Guaranty shall continue in effect until I give written notice to VACU terminating my future liability under this Guaranty in which event this Guaranty shall continue in effect with respect to any and all loans or advances made or obligations incurred prior to the time VACU receives such notice; (8) I/we authorize VACU and/or its authorized representatives to verify any information submitted by or on my/our behalf, obtain further information about my/our credit, including without limitation, consumer reports and other credit reports, and exchange information about me/us with others.

BORROWING RESOLUTION (Signature Required)

Corporation

I _____, hereby certify that I am the duly elected corporate secretary or assistant secretary of _____, a _____ corporation and that on _____ at a meeting of the Board of Directors of said corporation duly called and held, the following resolution was duly adopted:

RESOLVED that any of the officers of this corporation shall complete VACU's Card Application ("Application"); if the application is approved, this corporation shall be obligated to fulfill all the terms and conditions of VACU's Card Agreement and Disclosure Statement; any of the individuals signing the Application shall be authorized to obtain loans or advances under this Agreement; and any of the officers of this corporation is hereby authorized to do all things and execute all documents necessary or requested by VACU to effect this resolution.

By: _____ Title _____ Date: _____
(Secretary of Assistant Secretary)
Witnessed by: _____ Title _____ Date: _____

Partnership, Sole Proprietor, LLC, or LLP

The undersigned being either (1) all the partners, or (2) the sole proprietor, or (3) for an LLC or LLP, the designated Managers, or agents of _____ agree to all the terms of the Acknowledgement, Authorization, and Agreement of the Guaranty as they appear on this application.

(1)	(2)
(3)	(4)
(5)	(6)

BUSINESS CREDIT CARD REQUEST INFORMATION

Amount _____ Company name as it should appear on card (limit 21 spaces)
\$ _____

AUTHORIZED CARDHOLDERS

List below the names of all employee cardholders for whom separate accounts will be established. Please use a separate sheet if additional space is needed.

EMPLOYEE NAME	SSN	CREDIT LIMIT \$	EMPLOYEE NAME	SSN	CREDIT LIMIT \$
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

ACKNOWLEDGMENT – AUTHORIZATION AND AGREEMENT (Signature Required)

The company named above (whether an entity or an individual) and the individuals signing below (if different) hereby request that a Business Credit Card account be established in the company's name. I/We certify that the information in this Application/Addendum and any other information submitted in connection with this Application, Addendum or the account is true and correct. I/We hereby authorize VACU and/or its representatives to verify such information, obtain additional information about me/us, and exchange information about me/us with others. I/We agree to provide additional information upon request. I/We understand that, if this Application/Addendum is approved, I/we will be notified of the amount, rate and terms of the account and credit will be extended. I/We agree to be bound by all of the terms and conditions of VACU's Business Credit Card Agreement and Disclosure Statement, as applicable (the "Agreement"). My/Our use of the credit shall constitute full acceptance of the terms of the Agreement. If approved for VACU's Business Credit Card account, the company requests that Credit Cards be issued to the authorized cardholders designated above. I/We hereby certify that the credit will be used solely for business or commercial purposes, the company is a validly existing and duly qualified and licensed business entity, and each person signing below is authorized to execute the Agreement on behalf of the company. By signing below, I/we each also individually agree to the terms of the Guaranty which appears on this Addendum and the Business Credit Card Agreement and Disclosure Statement which is sent with the credit card or available by contacting us.

All owners of the company must sign below.

Print Name	Title
Signature	Date
Print Name	Title
Signature	Date