Business Credit Card Application

A table that includes required credit card disclosures is on a separate document provided with this application. To obtain any change in the required information since it was last printed, call us toll free at 888-834-8255.

☐ Approved ☐ Denied
of Cards:
Total Credit Limit: \$
Loan Officer Signature:

Credit-Union Use Only

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BUSINESS MEMBER INFORM	MATION												
TEGFCU Member Number:		Total Credit Limit Requested:						Total Number of Cards Desired:					
BUSINESS INFORMATION							ı						
Legal Business Name:							Tax ID Number:						
Business STREET Address (can	not be a PO Box):						City: Sta					Zip Code:	
Mailing Address (If different from	m above):						City:				State:	Zip Code :	
Business Phone:	Business Email:				Year	Busine	ss Start	ed:			Number	of Employees:	
Type of Organization: ☐ Corpora	L ation□ Partnership□ S	sole Proprieto	rship 🗆	LLC 🗆 I	Non-F	Profit□	Other _						
Gross Annual Sales: Financial Institution (other than TEG):												otal Checking and Savings account Balances:	
Business Name as it should app	pear on the card(s) (Limi	ited to a total	of 21 sp	oaces, a	bbrev	iate if r	needed)				•		
BUSINESS AUTHORIZATION	V												
By signing this Application as a Business Credit Card(s) be issubhalf of the Applicant and that and to lawfully receive and exchindividually and jointly agree to as amended from time to time, Application has been authorized request. I acknowledge and agr Applicant maintains with the crindebtedness to the Credit Unio any capacity, may be used as example.	t all information provide hange credit information use the card(s) for busi and which will be provid d by all necessary legal ree that Applicant is grand edit union. This is to secon whether under this ap vidence of Applicant's a	d herein is truen about the All ness purposed ded upon accaction by the nting the creductre payment oplication or a	ue and copplicant es and to ount ope Applica lit union of all object of the ment to the properties of the control of the contr	orrect. I and its be bou ening. I int, and a Unifo bligation r indebt the tern	I also princ und by furthe Aporm Cons und edness of f	authori iple ow the tel er certif oplican ommer der App	ze TEG ner(s), l rms and y that th t will pro- cial Cod- blicant's e credit plication	Federa both no condit ne extendide the e secunder credit union.	Il Credit w and it tions of nsion, p ne Cred rity inte card ac	t Union to in the fut the Busi performa it Union erest in al count an	o verify the ure. The A iness Cred nce, and d evidence on ny deposit ad all other	information given pplicant and I, it Card Agreement, elivery of this of such action upon or account that current or future my signature, in	



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□ Sole 0	Owner	r 🗆 l	Manag	ing M	embe	er 🗆	Part	ner [CE	0 🗆	Pre	sider	nt □ V	ice Pres	dent □ Treasure	r □ Other:			
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																\$			
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□ Sole (Owner	r 🗆 l	Mana	jing M	embe	er [Part	ner [CE	O [Pre	sider	nt □ V	/ice Pres	ident □ Treasure	r 🗆 Other:			
Home S	STREE	ET Ac	dress	(Canr	not be	e a F	ОВо	x):					(City:		State:	Zip Code:		
Business Phone: Business Email:									Bus	sines	s En	nail:				Gross Pe	sonal Annual Income	:	
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TEG FEDERAL CREDIT UNION BUSINESS CREDIT CARD DISCLOSURE

Interest Rates And Inte	erest C	harges
Annual Percentage Rate (APR) for Purchases		13.24% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances		13.24% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers		13.74% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies		18.00% This APR may be applied to the entire balance on your account if you are 65 days late in making a payment.* How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement.
How to Avoid Paying Interest on Purchase		Your due date is at least 25 days after the close of each billing cycle. We do 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		To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore/
Fees		
Annual Fee		\$0.00
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee		or 2.00 % of the amount of each cash advance, whichever is greater (Maximum Fee: \$25.00) of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-The-Credit-Limit Fee - Returned Payment Fee	÷	\$25.00 when the minimum payment is not made within two (2) days of payment due date. \$0.00 \$20.00

^{*}Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 65 days late in making a payment.

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Balance Transfers. We may permit you to transfer the balance of an account that you owe to another creditor to your account with us. If we approve a balance transfer, finance charges will be calculated and will accrue according to the same method as cash advances.

Variable Rate. The Interest Rate is subject to change on the first day of the billing cycle quarterly to reflect any change in the index and will be determined by the Prime Rate on the first day of each quarter (January, April, July, October) of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. If the Index is no longer available, the credit union will choose a new index which is based upon comparable information.

Effective Date. The information about the costs of the card described in this application is accurate as of January 1, 2025. This information may have changed after that date. To find out what may have changed, contact the credit union at 888-834-8355 or 845-452-7323.

OTHER DISCLOSURES:

Statement Copy Fee	\$5.00
Card Replacement Fee	\$5.00
Rush Fee	\$40.00
Pay-by-Phone Fee	\$5.95



We are committed to helping our TEG members and local businesses find the best possible financial solution.

Talk to a Business Expert about your business needs and how we can help.

Apply online or call me today!

WE'RE THE BETTER CHOICE AS YOUR TRUSTED FINANCIAL PARTNER.

WE'RE MORE THAN A BANK.

At TEG, you'll find the same products and services as big Wall-Street operated banks, without the hassle, high fees and impersonal service.

WE'RE MEMBER OWNED.

As a not-for-profit credit union, we return our profits to members, so we generally offer lower rates and closing costs and better terms on our loans.

WE WORK FOR YOU.

When you establish a business relationship with TEGFCU, you get the advantage of our outstanding personal service, competitive rates, and valuable resources.

WE'RE LOCAL.

Most businesses that are located in the counties of Dutchess, Orange, Rockland, Putnam, Sullivan, Ulster County, Westchester in New York are eligible for membership. For a list of eligible business types, visit TEGFCU.com or contact the credit union.



MICHAEL MAZZUCA

Business Development Officer MichaelM@TEGFCU.com P: 845.452.7323 ext.1269 C: 845.464.2001 TEGFCU.com/MichaelM

Proud to serve Dutchess, Orange, Rockland, Putnam, Sullivan, Ulster, and Westchester Counties.

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