

LOANLINER® Business Credit Card Questionnaire and Order Request



Place my order.

Provide me with a price quote.

This order request is designed to facilitate the creation and development of your credit union's Business Credit Card Agreement and Addendum. The Business Credit Card Agreement contains your credit union's standard disclosures. The Addendum contains your rates, fees and any disclosures that may change frequently. Both documents must be given to the authorized business signer(s) at the time of election.

TO ORDER

Please complete all information in each section of this order request as instructed to assure accuracy in processing your order. If you have any questions on document pricing or placing your order, please call LOANLINER® Customer Service at 800.356.5012. Select Option 1 for product questions and ordering or Option 2 for compliance questions.

If you would like to view document samples to help in placing your order, visit our website at www.loanliner.com.

You may place your order using any of the following delivery methods:



Call:
800.356.5012, Option 1

OR



Fax:
608.236.6891

OR



Mail:
CUNA Mutual Group
LOANLINER® Customer Service
PO Box 391
Madison, WI 53701-0391

Order Processing:

Standard order processing time for electronic documents without a proof is 14 calendar days.

CONTACT INFORMATION

Contract #: _____
Credit Union: _____
Street Address: _____
City/State/Zip: _____
Contact Name:* _____
Telephone: _____ Fax Number: _____
E-Mail Address: _____
Backup Contact Name: _____ Telephone: _____
Backup Contact E-Mail Address: _____ Fax Number: _____

Billing Address:

New Customer Change ATTN: _____
Credit Union: _____
Street Address: _____
City/State/Zip: _____

*The contact name should be someone at the credit union that can answer questions relating to the information provided on this order request.


CREDIT UNION LOGO/OTHER PERSONALIZATION INFORMATION (OPTIONAL)

Select a credit union logo to be included on your document(s):

Credit Union logo type (*Please select one*)

- Graphic only
- Graphic and address
Street Address: _____
City/State/Zip: _____
Toll Free Number: _____
Telephone: _____
Fax Number: _____
Web Address: _____
- Address only
Street Address: _____
City/State/Zip: _____
Toll Free Number: _____
Telephone: _____
Fax Number: _____
Web Address: _____

Logo file format

- My logo is already on file with CUNA Mutual Group
- My logo is included (Accepted formats are .tif and .eps.
The quality of any other method cannot be guaranteed.)
- Include "Hands & Globe" logo  (instead of CU logo)
- None

Questions?

Call LOANLINER® Customer Service at 800.356.5012.

LOANLINER® Business Credit Card Questionnaire and Order Request



Credit Union: _____ Contract #: _____

FEES

Consultation Fees/Development Fee:

You will be charged a fee if you choose to add any credit union specific language to the Agreement or change the standard language on the Agreement or Addendum. You will be charged a fee of \$180/hour, with a one hour minimum and for each additional 15-minute increment the charge is \$45.00. Minimum waived for initial orders. Please provide any credit union specific language or wording changes to us in an electronic format (MS-Word or e-mail).

Proofs:

Please indicate the e-mail address you would like used for proofs:

Check this box if you would like proofs sent by fax instead.

Fax Number: _____

DELIVERY INFORMATION

The Business Credit Card Agreement and Addendum are available in electronic format only. Please complete the following:

Electronic Files:

Credit Union E-Mail Address: _____

Data Processor Name: _____

Data Processor Contact (optional): _____

Deliver to both the Credit Union and the Data Processor.

LOANLINER® Business Credit Card Questionnaire and Order Request



Credit Union: _____ Contract #: _____

Place a checkmark (✓) directly below the document number of the item(s) you wish to order and complete all columns as applicable for each document.

CHOOSE AN AGREEMENT AND ADDENDUM				
Document Number	Description <i>(Standard document size is 8 1/2" x 11" for all media types.)</i>	✓ for CU Logo/ Other	Electronic Format <i>(✓ all that apply)</i>	
			USAGE	FORMAT
BXC10* BXC20*	Business Credit Card Agreement for MasterCard and Visa Business Credit Card Addendum for MasterCard and Visa		<input type="checkbox"/> LOS <input type="checkbox"/> Internet <input type="checkbox"/> Il.com <input type="checkbox"/> Other - Explain: _____	<input type="checkbox"/> Static PDF <input type="checkbox"/> Fillable PDF
BXCM1* BXCM2*	Business Credit Card Agreement for MasterCard Business Credit Card Addendum for MasterCard		<input type="checkbox"/> LOS <input type="checkbox"/> Internet <input type="checkbox"/> Il.com <input type="checkbox"/> Other - Explain: _____	<input type="checkbox"/> Static PDF <input type="checkbox"/> Fillable PDF
BXCV1* BXCV2*	Business Credit Card Agreement for Visa Business Credit Card Addendum for Visa		<input type="checkbox"/> LOS <input type="checkbox"/> Internet <input type="checkbox"/> Il.com <input type="checkbox"/> Other - Explain: _____	<input type="checkbox"/> Static PDF <input type="checkbox"/> Fillable PDF

A Business Application WITH credit card language must be used with the Business Credit Card Agreement and Addendum to confirm the agreement between the credit union and the business.

CHOOSE AN APPLICATION				
Document Number	Description <i>(Standard document size is 8 1/2" x 11" for all media types.)</i>	✓ for CU Logo/ Other	Electronic Format <i>(✓ all that apply)</i>	
			USAGE	FORMAT
AXB10*	Business Application with Credit Card		<input type="checkbox"/> LOS <input type="checkbox"/> Internet <input type="checkbox"/> Il.com <input type="checkbox"/> Other - Explain: _____	<input type="checkbox"/> Static PDF <input type="checkbox"/> Fillable PDF
AXB20*	Business Expanded Application with Credit Card		<input type="checkbox"/> LOS <input type="checkbox"/> Internet <input type="checkbox"/> Il.com <input type="checkbox"/> Other - Explain: _____	<input type="checkbox"/> Static PDF <input type="checkbox"/> Fillable PDF
MXB13*	Authorization Designation		<input type="checkbox"/> LOS <input type="checkbox"/> Internet <input type="checkbox"/> Il.com <input type="checkbox"/> Other - Explain: _____	<input type="checkbox"/> Static PDF <input type="checkbox"/> Fillable PDF

*Document Version

Credit Union: _____ Contract #: _____

AGREEMENT INFORMATION

If your credit union offers multiple cards with varying charges, rates, and other criteria, please copy pages 4 through 9 and fill out for each card type.

1. CARD TYPE INFORMATION

Please indicate the name of your card program: _____

- | | | | |
|--|--|---------------------------------------|--|
| <input type="checkbox"/> Standard MasterCard | <input type="checkbox"/> Platinum MasterCard | <input type="checkbox"/> VISA Classic | <input type="checkbox"/> VISA Gold |
| <input type="checkbox"/> Gold MasterCard | <input type="checkbox"/> World MasterCard | <input type="checkbox"/> VISA Secured | <input type="checkbox"/> VISA Platinum |
| <input type="checkbox"/> Visa | <input type="checkbox"/> MasterCard | | |

2. FINANCE CHARGE CALCULATION

Indicate the Average Daily Balance (ADB) method used by your credit union. The options below correspond to methods used by Fidelity (formerly Certegy). **Please contact your processor to confirm the method used for your credit union.**

A. Purchase Method

- G** - Grace period on new purchases only if the account balance is paid in full or zero balance at beginning of cycle. Otherwise, finance charge on purchases accrues from the date of posting.
- E** - Finance charge begin to accrue on new purchases from the first day of the next billing cycle unless the balance is paid in full by the payment due date.
- A** - No grace period for purchases. Finance charge accrues from date of transaction.
- Other** - **The “Other” option is not included in our standard formatting and pricing. Selection of this option will require a review by our staff which will result in a fee of \$180/hour, charged in 15-minute increments.**

If you process with another company, please mark “Other” and provide the following information in an electronic format (MS-Word, e-mail, or diskette). If an electronic file is not available, we can typeset the language for you for a fee of \$180/hour, charged in 15-minute increments, with a one hour minimum and \$45.00 for each additional 15-minute increment.

Be sure your language includes: a) how your Interest Rate is calculated, b) how to avoid incurring finance charges for purchases and/or cash advances, c) grace period, if applicable, and d) cash advance fees and rates.

Does your credit union permit cash advances? No (If No, skip to Question 3.)
 Yes (If Yes, complete 2B.)

B. Cash Advance Method

- A** - No grace period for cash advances. Finance charge accrues from date of transaction.
- F** - Grace period for cash advance balance if you pay the new balance by the statement due date.
- G** - Grace period for cash advances if the new balance is paid in full or zero balance at beginning of cycle. Otherwise, finance charge accrues from the date of transaction or first day of billing cycle in which the cash advance is posted to the account, whichever is later.
- Other** - **The “Other” option is not included in our standard formatting and pricing. Selection of this option will require a review by our staff which will result in a fee of \$180/hour, charged in 15-minute increments.**

If you process with another company, please mark “Other” and provide the following information in an electronic format (MS-Word, e-mail, or diskette). If an electronic file is not available, we can typeset the language for you for a fee of \$180/hour, charged in 15-minute increments, with a one hour minimum and \$45.00 for each additional 15-minute increment.

Be sure your language includes: a) how your Interest Rate is calculated, b) how to avoid incurring finance charges for purchases and/or cash advances, c) grace period, if applicable, and d) cash advance fees and rates.

Questions?

Credit Union: _____ Contract #: _____

AGREEMENT INFORMATION (CONTINUED)

3. GRACE PERIOD FOR PURCHASES

- 25 days
- Other _____

4. PENALTY RATE DISCLOSURES

Penalty Interest Rate

- We do not charge a Penalty Interest Rate
- Fixed _____%
- Variable _____%

A) After _____ days delinquent

Do you have criteria for members to revert from Penalty Interest Rate to current Interest Rate?

- No
- Yes – Please describe below

B) _____

5. GAMBLING TRANSACTION DISCLOSURES

Illegal Use of the Credit Card

Are you blocking any gambling transactions for illegal use?

- No
- Yes – What types of transactions are you blocking?
 - All gambling is prohibited
 - Only Internet gambling is prohibited

6. GOVERNING LAW

This Agreement is governed by the laws of the state of: _____

7. LOST/STOLEN CARD CONTACT INFORMATION

Please indicate who your members need to contact if a card is lost or stolen:

Phone Number	Days Available	Times Available
() _____	_____	_____
() _____	_____	_____
() _____	_____	_____

Address: _____

Credit Union: _____ Contract #: _____

ADDENDUM INFORMATION

Complete this section providing applicable information about items charged by your credit union. Contact Customer Service if you have any questions.

8. RATE INFORMATION

FIXED RATE

A. Purchase Interest Rate

i) Introductory Rate

We do not offer an Introductory Interest Rate for Purchases

Fixed: _____% for _____ months

Fixed Risk Based Rate:
Range of _____% to _____%

The interest rate may be:

Reviewed annually based on credit history

Changed annually based on credit history

Reviewed and changed annually based on credit history

Reviewed and changed twice a year based on credit history

Other: _____

ii) Regular Rate

Fixed: _____%

Fixed Risk Based Rate:
Range of _____% to _____%

The interest rate may be:

Reviewed annually based on credit history

Changed annually based on credit history

Reviewed and changed annually based on credit history

Reviewed and changed twice a year based on credit history

Other: _____

B. Cash Advance Interest Rate

None

Fixed: _____%

Fixed Risk Based Rate:
Range of _____% to _____%

The interest rate may be:

Reviewed annually based on credit history

Changed annually based on credit history

Reviewed and changed annually based on credit history

Reviewed and changed twice a year based on credit history

Other: _____

C. Balance Transfer Interest Rate

We do not allow Balance Transfers

i) Introductory Rate

We do not offer Introductory Interest Rates for Balance Transfers

Fixed: _____% for _____ months

Fixed Risk Based Rate:
Range of _____% to _____%

The interest rate may be:

Reviewed annually based on credit history

Changed annually based on credit history

Reviewed and changed annually based on credit history

Reviewed and changed twice a year based on credit history

Other: _____

ii) Regular Rate

Fixed: _____%

Fixed Risk Based Rate:
Range of _____% to _____%

The interest rate may be:

Reviewed annually based on credit history

Changed annually based on credit history

Reviewed and changed annually based on credit history

Reviewed and changed twice a year based on credit history

Other: _____

iii) Calculation Method

Balance transfers are calculated in the same manner as cash advances

OR

Balance transfers are calculated in the same manner as purchases

Credit Union: _____ Contract #: _____

ADDENDUM INFORMATION (CONTINUED)

8. RATE INFORMATION

VARIABLE RATE

D. Purchase Interest Rate

- i) **Introductory Rate**
 - We do not offer an Introductory Interest Rate for Purchases
 - Variable: _____%
 - until _____
 - for _____ months
- ii) **Regular Rate**
 - Variable: _____%
 - Rate Effective:
 - _____ month(s) _____ year(s) Ongoing

E. Cash Advance Interest Rate

- None
- Variable: _____%
 - until _____
 - for _____ months

F. Balance Transfer Interest Rate

- We do not allow Balance Transfers
- i) **Introductory Rate**
 - We do not offer Introductory Interest Rates for Balance Transfers
 - Variable: _____%
 - until _____
 - for _____ months
- ii) **Regular Rate**
 - Variable: _____%
 - Rate Effective:
 - _____ month(s) _____ year(s) Ongoing
- iii) **Calculation Method**
 - Balance transfers are calculated in the same manner as cash advances

OR

 - Balance transfers are calculated in the same manner as purchases

G. What is the name of the card program that has a variable rate? _____

H. What is the Index for your variable rate program?

- Prime Rate published in *The Wall Street Journal* "Money Rates" table
- 26-Week T-Bill
- Other: _____

I. On what date(s) is the Index determined?

- The third Tuesday of February, May, August, and November each year
- First day of each calendar quarter (January, April, July, and October)
- Other: _____

J. On what date is the rate effective?

- 1st day of each calendar quarter
- On statement cycle date
- Annually
- Other: _____

K. What is the current Index value? _____%

L. What is the Margin on purchases?

_____ percentage points

M. What is the Margin on cash advances?

_____ percentage points

N. What is the Margin on balance transfers?

_____ percentage points

O. What is the Margin on penalty rates?

_____ percentage points

P. Do you have a floor and/or ceiling?

- No floor or ceiling
- Floor will never be less than _____%
- Ceiling will never be greater than _____%

Credit Union: _____ Contract #: _____

ADDENDUM INFORMATION (CONTINUED)

9. FOREIGN TRANSACTION FEE

Contact your card processor for answers to the questions below.

A. Visa Card Program

Select One	Visa Foreign Transaction Fee	CREDIT
<input type="checkbox"/>	We do not charge a fee for foreign transactions.	N/A
<input type="checkbox"/>	We charge a fee of X% for multiple currency foreign transactions. <i>(Provide percentage)</i>	_____ %
<input type="checkbox"/>	We charge the same fee of X% for BOTH multiple and single currency foreign transactions. <i>(Provide percentage)</i>	_____ %
<input type="checkbox"/>	We charge BOTH the <u>single and multiple</u> foreign transaction fees and want to disclose them as two (2) separate fees. <i>(Provide percentages)</i>	_____ % Multiple AND _____ % Single
<i>We will refer to these fees as Foreign Transaction Fees in your agreement unless an alternative name is provided to us.</i>		<i>Fee Name:</i>

B. MasterCard Program

Select One	MasterCard Foreign Transaction Fee	CREDIT
<input type="checkbox"/>	We will charge up to 1% on all cross-border transactions. <i>(MC will be charging your credit union .8%)</i>	1%
<input type="checkbox"/>	In addition, we will charge up to 1% on transactions that are converted back to U.S. dollars. <i>(MC will be charging members directly .2%)</i>	1%
<input type="checkbox"/>	We will be charging a fee of X% on all cross-border transactions. Please provide percentage. <i>(MC will be charging your credit union .8%, but if you choose to absorb this percentage enter "0")</i>	_____ %
<input type="checkbox"/>	In addition, we will charge a fee of X% on transactions that are converted back to U.S. dollars. Please provide percentage which will include MasterCard's .2% fee. <i>(MC will be charging members directly .2%)</i>	_____ %
<i>We will refer to these fees as Foreign Transaction Fees in your agreement unless an alternative name is provided to us.</i>		<i>Fee Name:</i>

Credit Union: _____ Contract #: _____

ADDENDUM INFORMATION (CONTINUED)

10. CHARGES APPLICABLE TO YOUR CARD (Indicate none if you do not use the particular charge)

A. Cash Advance

Do you permit cash advances at ATMs with your business credit card?

- No
- Yes – Do you charge a Cash Advance Fee with the business credit card?
 - No
 - Yes – \$ _____ or _____%

B. Balance Transfer

- Our credit union does not offer balance transfers
- None
- \$ _____
- _____% of \$ _____

C. Annual Fee

- None
- \$ _____

D. Over-the-Credit Limit

- None
- \$ _____
- \$ _____ if New Balance less any fees is more than Choose One
\$ _____ or _____% over your credit limit

E. Return Check/NSF

- None
- \$ _____ for each item returned

F. Late Payment

- None
- \$ _____
- \$ _____ when minimum payment is not made within _____ days of payment due date
- _____% when minimum payment is not made within _____ days of payment due date

G. Transaction Fee for Purchases

- None
- \$ _____
- _____% of \$ _____

H. Card Replacement

- None
- \$ _____ issued for any reason
- \$ _____ for each replacement card you request

I. Document Copy

- None
- \$ _____ for each copy of sales draft or statement that you request

J. Rush Fee

- None
- \$ _____

Credit Union: _____ Contract #: _____

ADDENDUM INFORMATION (CONTINUED)

K. Other Charges

Please indicate any other charges that you would like to disclose about your credit card program:

Name of Charge	Description	Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____

11. MISCELLANEOUS INFORMATION

A. Method of Computing the Balance for Purchases

- Average Daily Balance
 - Including New Purchases
 - Excluding New Purchases

B. Collection Costs

Do you impose collection costs?

- No
- Yes – If yes, what states do you lend in? _____

C. Minimum Payments

Your monthly payment will be _____% of your total new balance or \$_____, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments, and any amount that exceeds your credit limit.

Additional Explanation: _____
