



Community
Resource
CREDIT UNION

APPLY for YOUR Community Resource Credit Union Business MasterCard **TODAY!**

Simply fill out the easy application and bring to the branch nearest you.

PLEASE PRINT CLEARLY

New Acct?	Company Member #	Raise Limit?	Credit Limit Request	Date:
<input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO	\$ Estimated Annual Usage \$	

Business Type			
<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Corporation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Professional Association
<input type="checkbox"/> LLC	<input type="checkbox"/> S Corp.	<input type="checkbox"/> General Partnership	<input type="checkbox"/> Non-Profit Organization
	<input type="checkbox"/> C Corp.	<input type="checkbox"/> Limited Proprietorship	<input type="checkbox"/> Other (describe) _____

Company Information			
Full Legal Name of Company	State of Organization	Year	Taxpayer ID #
DBA Name (If different than legal name)			(sole proprietor should provide individual SSN if Company does have separate TIN)
Street Address	City	State	Zip
Annual Revenues \$			Company Tel. Number
Primary Financial Institution	Company Checking Account Balance \$	Company Loan Balance \$	Company Fax Number
Industry	Number of Employees		E-Mail Address

Company Owner/Authorized User/Guarantor #1 (All Company Owners/Authorized User/Guarantors Must Provide a Personal Guaranty)			
<input type="checkbox"/> Issue a Card to this Owner/Authorized User/Guarantor	Owner/Authorized User/Guarantor #1	Social Security #	
Last Name	First Middle	- -	
Management Title	Years as Owner	% Ownership of Company	
Street Address	Apt #	City	State Zip Years There
Annual Income*			Birth Date
*Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Work Phone #	Cell Phone #	Driver's License #
Monthly Payment \$ _____			State of Issuance:

Company Owner/Authorized User/Guarantor #2 (All Company Owners/Authorized User/Guarantors Must Provide a Personal Guaranty)			
<input type="checkbox"/> Issue a Card to this Owner/Authorized User/Guarantor	Owner/Authorized User/Guarantor #2	Social Security #	
Last Name	First Middle	- -	
Management Title	Years as Owner	% Ownership of Company	
Street Address	Apt #	City	State Zip Years There
Annual Income*			Birth Date
*Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Work Phone #	Cell Phone #	Driver's License #
Monthly Payment \$ _____			State of Issuance:

Company Owner/Authorized User/Guarantor #3 (All Company Owners/Authorized User/Guarantors Must Provide a Personal Guaranty)			
<input type="checkbox"/> Issue a Card to this Owner/Authorized User/Guarantor	Owner/Authorized User/Guarantor #3	Social Security #	
Last Name	First Middle	- -	
Management Title	Years as Owner	% Ownership of Company	
Street Address	Apt #	City	State Zip Years There
Annual Income*			Birth Date
*Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Work Phone #	Cell Phone #	Driver's License #
Monthly Payment \$ _____			State of Issuance:

Company Owner/Authorized User/Guarantor #4 (All Company Owners/Authorized User/Guarantors Must Provide a Personal Guaranty)			
<input type="checkbox"/> Issue a Card to this Owner/Authorized User/Guarantor	Owner/Authorized User/Guarantor #4	Social Security #	
Last Name	First Middle	- -	
Management Title	Years as Owner	% Ownership of Company	
Street Address	Apt #	City	State Zip Years There
Annual Income*			Birth Date
*Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Work Phone #	Cell Phone #	Driver's License #
Monthly Payment \$ _____			State of Issuance:

BUSINESS PURCHASING POWER MADE EASY.

Operating or expanding a business often requires convenient access to additional capital. The CRCU Business MasterCard® has many benefits that work for your business.

- Flexible spending power for business growth
- Access to additional capital through a substantial credit line
- Global reach gives you quick access to spend around the globe
- Flexible credit limits for you and your staff
- Earn rewards with every purchase. Redeem points for statement credit, gift cards or merchandise.
- 1.5 points earned for every \$1 spent.



Additional Information (If Company or any Owner/Authorized User/Guarantor Answers Yes to any of the Following Questions, please provide details in Financial Statement)

Is Company or any Company Owner/Authorized User/Guarantor an endorser, guarantor, or co-maker for any obligation not listed in their financial statements?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is Company or any Company Owner/Authorized User/Guarantor a party to any claim or lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does Company or any Company Owner/Authorized User/Guarantor owe any back taxes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has Company or any Company Owner ever been insolvent or declared bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If Company wishes to designate any additional Cardholders on the account, provide their information here.

Additional Cardholder #1		Additional Cardholder #2	
Name _____	Driver's License No. _____	Name _____	Driver's License No. _____
Home Address _____	State of Issuance _____	Home Address _____	State of Issuance _____
City, State ZIP _____		City, State ZIP _____	

Additional Cardholder #3		Additional Cardholder #4	
Name _____	Driver's License No. _____	Name _____	Driver's License No. _____
Home Address _____	State of Issuance _____	Home Address _____	State of Issuance _____
City, State ZIP _____		City, State ZIP _____	

- ☐ Company Tax Returns for Last Three Years (including all schedules and K-1s)
- ☐ Most recent Company Financial Statement (including Balance Sheet and YTD Profit and Loss Statement)
- ☐ Each Owner/Authorized User/Guarantor's Tax Returns for Last Three Years
- ☐ Current Personal Financial Statement from each Owner/Authorized User/Guarantor (Dated and Signed)

By signing below on behalf of the Company, you represent that the Company is a valid business entity in good standing and that, if approved, all advances will be made strictly for business purposes. You represent that you are an authorized representative of Company with authority to enter into contractual arrangements to borrow money. You represent that the information you have provided in this Application and in any documents provided in connection with this Application is accurate and complete. You understand and agree that Community Resource Credit Union will retain all documents obtained in connection with this Application, whether or not credit is granted. You understand that the credit union is relying on the information you are providing in its decision to extend credit, and you promise to notify the credit union promptly if any information you have provided changes. You understand that, if approved, Company's account will be governed by and subject to the Community Resource Credit Union Business Credit Card Agreement ("Agreement") and any amendments thereto. A copy of the Agreement will be provided to you upon approval. In connection with this Application and, if approved, maintenance of Company's account, you authorize Community Resource Credit Union and its agents and assigns to investigate the Company's and your personal credit history and background by obtaining credit reports and other information about Company and you from credit bureaus and other sources. You expressly agree that the credit union and its agents and assigns may contact you about this account using any contact information you have provided to us, including any cell phone number. Message and data rates may apply. You expressly consent to the use of any automatic telephone dialing equipment and/or artificial or prerecorded voices when we contact you. You understand that the terms of the Agreement are subject to change.

X _____ Owner/Authorized User/Guarantor #1 Date	X _____ Owner/Authorized User/Guarantor #2 Date
X _____ Owner/Authorized User/Guarantor #3 Date	X _____ Owner/Authorized User/Guarantor #4 Date

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	16.24% to 17.99% when you open your account, based on the account guarantor's credit-worthiness. After that, your APR will vary with the market based on the Prime Rate.
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<p>How to Avoid Paying Interest on Purchases</p>	<p>Company's due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if Company pays the entire balance by the due date each month.</p>
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Annual Fee	None
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Transaction Fees	
<input type="checkbox"/> Balance Transfer	2.00% of the amount of each balance transfer
<input type="checkbox"/> Cash Advance	2.00% of the amount of each cash advance
<input type="checkbox"/> Foreign Transaction	1.00% of each transaction in U.S. dollars

Penalty Fees	
<input type="checkbox"/> Late Payment Fee	\$25 when the minimum payment is not made within ten (10) days of the payment due date.
<input type="checkbox"/> Returned Payment Fee	\$25
<input type="checkbox"/> Returned Convenience Check	\$25

Other Fees	
<input type="checkbox"/> Rush Card Fee	\$27.50
<input type="checkbox"/> Copy of Paid Convenience Check	\$5
<input type="checkbox"/> Stop Payment on Convenience Check	\$15

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See the Community Resource Credit Union Business Credit Card Agreement for more details. The information about the costs of the card described in this application is accurate as of 08/01/2023. This information may have changed after that date. To find out what may have changed, write to us at Community Resource Credit Union, P.O. Box 3181, Baytown, TX 77522 or call (281) 422-3611 or (800) 238-3228.

Decker Drive Branch 2900 Decker Drive Baytown, TX 77520	Mont Belvieu Branch 11001 Eagle Drive Baytown, TX 77523
Alexander Drive Branch 2700 N. Alexander Drive Baytown, TX 77520	Garth Road Branch 6810 Garth Road Baytown, TX 77521
Atascocita Branch 6903 Atascocita Road Atascocita, TX 77346	Hwy 146 Branch 8010 N. Highway 146 Baytown, TX 77523
Crosby Branch 6218 FM 2100 Crosby, TX 77532	Member Contact Center Baytown Area 281.422.3611 Crosby Area 281.462.2728 Out of Area 1.800.238.3228

