

## ADDITIONAL INFORMATION

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?  Yes  No

Is Company or any Company Owner/Authorized User/Guarantor a party to any claim or lawsuit?  Yes  No

Does Company or any Company Owner/Authorized User/Guarantor owe any back taxes?  Yes  No

Has Company or any Company Owner ever been insolvent or declared bankruptcy?  Yes  No

### Additional Cardholders

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

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

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

Please provide the following items along with this fully completed and signed application:

- 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 _____
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X _____	Owner/Authorized User/Guarantor #3	Date _____	X _____	Owner/Authorized User/Guarantor #4	Date _____
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## RATE AND FEE INFORMATION

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	14.49% to 17.99% when you open your account, based on the account guarantor's creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
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How to Avoid Paying Interest on Purchases	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.
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### Fees

Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> <li><input type="checkbox"/> Balance Transfer <b>2.00%</b> of the amount of each balance transfer</li> <li><input type="checkbox"/> Cash Advance <b>2.00%</b> of the amount of each cash advance</li> <li><input type="checkbox"/> Foreign Transaction <b>1.00%</b> of each transaction in U.S. dollars</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li><input type="checkbox"/> Late Payment Fee <b>\$25</b> when the minimum payment is not made within ten (10) days of the payment due date.</li> <li><input type="checkbox"/> Returned Payment Fee <b>\$25</b></li> <li><input type="checkbox"/> Returned Convenience Check <b>\$25</b></li> </ul>
Other Fees	<ul style="list-style-type: none"> <li><input type="checkbox"/> Rush Card Fee <b>\$27.50</b></li> <li><input type="checkbox"/> Copy of Paid Convenience Check <b>\$5</b></li> <li><input type="checkbox"/> Stop Payment on Convenience Check <b>\$15</b></li> </ul>

**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 01/2026. 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.

## LOCATIONS

### 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

### New Caney Branch

21856 Market Place Drive  
Suite 900  
New Caney, TX 77357



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Resource  
CREDIT UNION**

**crcu.org**



Federally Insured by NCUA



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