



Branch Name: _____

Employee Name: _____

Requested Credit Limit: \$ _____

Application for Business Rewards Visa® Credit Card

Applicant

Business Name		Tax ID Number	
Business Street Address (No P.O. Boxes allowed)		City	State Zip
Mailing Address (if different than Physical Address)		City	State Zip
Business Phone	Fax Number	Business Website	
Type of Business	<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Government	<input type="checkbox"/> Partnership <input type="checkbox"/> Non-Profit	<input type="checkbox"/> Limited Liability Company (LLC) <input type="checkbox"/> Other _____ <input type="checkbox"/> Corporation
Nature of Business	Year Company Started	Number of Years at This Location	Number of Employees

Company Performance

1. Has the company operated at a loss during the past 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Has the company or any of its principals declared bankruptcy in the past 10 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Is the business or any of its principals currently involved in any pending or ongoing litigation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Primary Bank Business Relationship	Today's Date
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Total Cash in Business Account \$	Total Business Assets \$
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Business Net Sales \$	Total Business Liabilities \$
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Business Net Profit \$	Total Business Net Worth \$
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Company Debt Schedule

Financial Institution	Loan Origination Date	Original Commitment Amount	Loan Maturity Date	Amortization Term (mo.)	Interest Rate	Current P+I Payment	Current Loan Balance

Card Setup Information / Authorized Signers

The following individuals at the company are authorized to request additional cards, change individual credit limits, and add/delete authorized users:

Name	Birthdate	Last 4 SSN	Mobile Phone	Work E-Mail Address
Name	Birthdate	Last 4 SSN	Mobile Phone	Work E-Mail Address

Name of the company as it should appear on the card (limit 25 characters)	Name of Points Administrator
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Authorized Users

If you are requesting more than 4 cards, please provide additional names and required information for each cardholder on business letterhead, with a signed acknowledgement by an authorized signer for the account. Each authorized user will be issued a card. The persons you list below are designated as authorized users. For each card issued, you must designate an individual credit limit. The total of the individual authorized credit limits can not exceed the company's approved credit limit.

Authorized User Name	Business Phone	Mobile Phone	Work E-Mail Address	Credit Limit
1				\$
2				\$
3				\$
4				\$
Total Credit Limit				\$

Authority to Apply

BY SIGNING THIS APPLICATION, each of the undersigned individuals promises, certifies and represents to Heritage Bank (the Bank) that all of the following statements are true: (i) I am an authorized officer or representative of the Company identified above; (ii) I have been duly appointed by the Company in accordance with the Company's Articles of Incorporation, Bylaws, Certificate of Formation, or other chartering documents and applicable laws and regulations effective in the jurisdiction in which the Company is organized; (iii) I am authorized and empowered, alone, to represent, bind and act on behalf of the Company with respect to all matters involving this Application and the credit card account for which the Company is applying; (iv) my authority includes the right, on the Company's behalf, to (a) sign this Application; (b) apply for credit; (c) designate, appoint and remove any Authorized User; (d) incur debt; and (e) increase, decrease or terminate the credit limit of any Authorized User; (v) each Authorized User is authorized to obtain a card and incur debt on behalf of the Company; (vi) Heritage Bank is entitled to rely without investigation upon the list of Authorized Users and other information provided in this Application until the Bank receives written notice of any changes and has had a reasonable opportunity to act on such notice; and (vii) I will notify Heritage Bank immediately if any Authorized User is added or removed, or should any of the foregoing representations become untrue.

BY SIGNING THIS APPLICATION, the Company, the Guarantor(s) and the undersigned acknowledge, accept and agree with all of the following statements: All information provided on this Application is true, correct and complete. Heritage Bank is authorized to obtain from time to time consumer credit reports and business credit reports on the Company, each Guarantor, and any other individual named in this Application for use in assessing creditworthiness. The Bank reserves the right to offer a different credit limit than the one requested on this Application. If this Application is approved, the Company requests that the Bank open a Business VISA Card Account ("Account") and issue cards ("Cards") to the Authorized Users designated on this Application. All Cards will be used for business or commercial purposes and not for personal, family or household purposes. The terms and conditions of the Bank's Business VISA Cardholder Agreement and Disclosure, as amended ("Agreement"), govern all aspects of the Account and use of the Cards, a copy of which will be mailed to the applicant if this Application is approved. Any use of a Card will be deemed to be an acceptance by the Company, each Guarantor and all Authorized Users of the terms of the Agreement.

Applicant's Signature(s)

Signature	Name (First, MI, Last)	Job Title	SSN	Date
Signature	Name (First, MI, Last)	Job Title	SSN	Date

Transfer of Balance Request

Upon approval, by signing below, you are requesting a balance transfer from another financial institution or company to your new Credit Card account with the Bank. Please submit a copy of the statement you would like us to transfer on your behalf. By signing below, I understand that the Bank will advise me when the payment was mailed or if the Bank was unable to process my transfer for any reason. I understand I am responsible for the payments until the Bank has notified me of when the payment was mailed on my behalf. The Bank will not be responsible for any charges billed to me for the accounts listed below.

VISA MasterCard® Other Account No. Please attach/send a copy of your last statement.

Signature

Personal Guarantee (Minimum One Guarantor Required)

In consideration of the credit to be extended to the Company, the undersigned Guarantor(s) jointly, severally and unconditionally agree to pay Heritage Bank all obligations at any time outstanding with respect to any Business VISA Card Account opened by the Bank for the Company. Each Guarantor agrees that he/she (i) is separately and primarily liable for all such obligations, and (ii) will remain liable regardless of any change of employment, ownership or other position with the Company, until such Guarantor has notified the Bank in writing of the change and until a replacement Guarantor satisfactory to the Bank has been approved. Additional obligations of each Guarantor are set forth in the Bank's Business VISA Cardholder Agreement and Disclosure, as amended, and each Guarantor agrees to be bound by such additional obligations.

Guarantors Signature(s)

Your personal annual income from this business
\$

Last Name	First Name	Middle	Date of Birth	No. of Dependents	Social Security Number
Home Phone	Mobile Phone	E-Mail Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other Monthly Payment		
Current Address	City	State/Zip	How Long (years)		

Source of Additional Income*

Amount Per Month

Guarantors Signature(s)

Your personal annual income from this business
\$

Last Name	First Name	Middle	Date of Birth	No. of Dependents	Social Security Number
Home Phone	Mobile Phone	E-Mail Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other Monthly Payment		
Current Address	City	State/Zip	How Long (years)		

Source of Additional Income*

Amount Per Month

* You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.
For the safekeeping of your personal information, please complete the application and deliver it to a representative at your nearest branch.

Important Information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business entity that opens an account. What this means for you: When you open an account, we will ask for your name, street address, federal identification number, and other information that will allow us to identify your business entity or you.

Our Business Rewards Visa® Card at a Glance

Perhaps the most versatile business card you can carry, and it has no annual fee.

There are a lot of reasons to use our Business Rewards Credit Card, not the least of which is how easy it is to keep track of your expenses. You can see your account details and transactions online, anytime you want.

The card is good at over 6.3 million places in the United States and over 24 million places worldwide.

But perhaps best of all, this card actually rewards you. The first reward is that there is no annual fee.

And every time you use the card, you'll earn valuable points that you can redeem for things such as merchandise, air travel, cruises, hotels, and rental cars.

With every dollar you spend earning points, you'll be amazed at how quickly those points add up. To learn about all your rewards options, visit scorecardrewards.com.

NO ANNUAL FEE
Minimum Line: \$2,500
24/7 Online Access
Rewards Program
5,000 Bonus Points per business awarded when account is activated.
Earn 1 point for every dollar spent.
Points from individual cards can be combined on one card.
Redeem points for merchandise or travel.
View travel and merchandise rewards at scorecardrewards.com .