

NON PROFIT  
BUSINESS CREDIT CARD  
APPLICATION



Total Credit Limit Requested: \_\_\_\_\_

Business must be a current customer of the bank to be considered for a credit card account.

Information About Your Business - Applicant (Please Print Clearly)

Business Legal Name: \_\_\_\_\_

Doing Business As: \_\_\_\_\_ EIN/Tax ID #: \_\_\_\_\_

Business Location Address: \_\_\_\_\_

City: \_\_\_\_\_ Country: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Business Billing Address: \_\_\_\_\_

City: \_\_\_\_\_ Country: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Years In Business: \_\_\_\_\_ Number of Employees: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Fax #: \_\_\_\_\_ Website Address: \_\_\_\_\_

Legal Structure:

Association  501c3 (non-profit/NGO)  Other Specify \_\_\_\_\_

Contact Person

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Signatures and Authorization

1. Each signatory has read the application and any accompanying documents and affirms that the information therein contained is true and correct and complete and not misleading, requests that a business card account be opened in the name of the business applicant and agrees to the terms set out herein.
2. Each signatory understands and agrees that individual credit cards will be issued to named officers or employees of the business card applicant, and may contain both the name of the business applicant and the individual officer or employee thereon, and that while each card may have a different credit card number, all of the cards fall under the single account of the business applicant.
3. Your business credit history and the credit history of the business applicant may be searched by us and you authorize us to obtain business credit information and reports from credit reporting agencies, and we have the right to share information regarding the business card account with others whom we believe have proper need or use for that information.
4. Each signatory hereto represents that his or her signature below is genuine and his or her proper title or office with the business applicant is true and correct, and that the signature of other officer, director, employee or agent that is required in order to bind the business applicant to the terms and conditions of the business card account arrangement is provided, and that the signatures below are sufficient to bind the business card account arrangement upon the business applicant.
5. This agreement is binding upon, and insures benefit of, the assigns, successors in interest, executors, administrators, heirs, devisees and legatees of the parties to this agreement.
6. Corporate Guarantee: By signing below, you agree to be bound by the Business Cardholder Agreement, Terms and Conditions and the interest rates and fees disclosure provided with this application and promise to pay all amounts coming due on the card accounts opened hereunder. By signing below, you also represent to us that the information in this application is true and complete and that you understand that we will rely on this information. You agree to provide, or authorize third parties to provide, your financial statements upon our request and also authorize us to obtain additional information from credit bureaus and other lawful sources. Cards are issued by Stonegate Bank. All accounts are subject to credit approval by Stonegate Bank.

Note: If the business is a community association, this application must be signed by the president, vice president, treasurer, or secretary. If the business is an unincorporated association or a limited liability company, this application must be signed by all members and managers. All other applications must be signed by the president, chairman of the board, or vice president.

## Signatures

Authorized Signer \_\_\_\_\_ Title \_\_\_\_\_

Print Name \_\_\_\_\_ Date \_\_\_\_\_

Authorized Signer \_\_\_\_\_ Title \_\_\_\_\_

Print Name \_\_\_\_\_ Date \_\_\_\_\_

Authorized Signer \_\_\_\_\_ Title \_\_\_\_\_

Print Name \_\_\_\_\_ Date \_\_\_\_\_

### TO SUBMIT YOUR APPLICATION

Please detach and mail this application in the included postage-paid envelope, or fax to: 954-659-3111. If you are missing the postage-paid envelope, mail to: Bank, P.O. Box 266198, Weston, FL 33326.

If you have questions regarding your credit card application, please contact your relationship manager, or email us at [stonegatecardservices@stonegatebank.com](mailto:stonegatecardservices@stonegatebank.com). Please do not email any personal information that is not secure and encrypted.

## Required Documentation

Please submit the following documentation with this Application. We may ask you for additional information in order to make a final credit decision.

1) Resolution: Borrowing resolution or minutes from meeting where decision was made to obtain credit card, stating desired credit line(s) and name of individual authorized to apply for credit.

2) Please submit prior 2 years financial statements including balance sheets, income statements and tax returns.

3) Current operating budget.

## Consolidated Pay or Individual Pay

Consolidated Pay - All credit card sub accounts are attached to a control account number for billing purposes. No credit card is issued under the control account number. The control account statement will show all transactions for each sub account and display the combined payment due for all accounts. Cardholders will receive individual statements with transaction activity, but will not reflect a payment due.

Individual Pay - Credit card sub accounts are not tied together for billing purposes. All cardholders will receive individual statements reflecting payment due and will be required to remit payment individually.

## Administrator Designation

Please indicate the names and email addresses of the individuals to be set up as system administrators on the Stonegate Card Services online system. View Only administrators have the authority to view related accounts, Full Access administrators have the authority to view related accounts, request additional cards, and redistribute credit limits.

Name \_\_\_\_\_ Email Address \_\_\_\_\_  View Only  Full Access

Phone \_\_\_\_\_

Name \_\_\_\_\_ Email Address \_\_\_\_\_  View Only  Full Access

Phone \_\_\_\_\_

### Bank Use Only (Please do not write in this section)

Bank Relationship Manager: \_\_\_\_\_ Officer #: \_\_\_\_\_ Branch #: \_\_\_\_\_

**Stonegate Bank Purchasing Card and Business Card Disclosures**  
**EFFECTIVE April 15, 2016**

**Interest Rates and Interest Charges**

<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	<b>0%</b> Introductory APR for the first 6 billing cycles following Account opening.  After that, your Business Card APR will be <b>13.50%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>3.50%</b> Introductory APR for 6 billing cycles from the date of balance transfer.  After that, your Business Card APR will be <b>13.50%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>15.50%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>NONE</b>
<b>Paying Interest</b>	Your due date is at least 26 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction posting date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <a href="http://consumerfinance.gov/learnmore">http://consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Fee</b>	<b>NONE</b> for Business Card
<b>Transaction Fees</b> Balance Transfer: Cash Advance: Foreign Transaction:	 Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater. Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater. <b>3%</b> of each purchase transaction in US dollars.
<b>Penalty Fees</b> Late Payment: Returned Payment:	 Up to <b>\$25*</b> Up to <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance” (including new purchases).

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

**Loss of Introductory APR:** If you make a late payment during the Introductory APR promotional period we may end your introductory APR for new Purchases and Balance Transfers and apply the APR in effect at that time.

\* If your Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$25 will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

All account terms are governed by the Cardholder Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason.

# Business Credit Card Terms and Conditions

These terms are accurate as of April 15, 2016, but may have changed after this date. To find out what may have changed, you may write to us at the following address: Stonegate Bank Card Services, P.O. Box 10069, Pompano Beach, Florida 33061.

## Terms and Conditions: By submitting an application:

- The Business ("you" and "your" means the owner, officer, or partner of the company with the authority to bind the company to the terms and conditions of this offer and the Business Cardholder Agreement (the "Agreement"), and who is agreeing to the terms on their own behalf and that of the company) is applying for a MasterCard® credit card account (the "Account") to be issued by Stonegate Bank ("we", "us" and "our"), which is headquartered in and operating under the laws of the State of Florida.
- You understand that we will rely on the information you provide on and in connection with this application, including financial information, and you certify that this information is accurate and complete. You also certify that you have the authority to permit us to issue your credit card containing the company name as completed on the form.
- You also authorize us to verify your business and all other information about you with creditors, credit reporting agencies, and other third parties, and through records maintained by government agencies. You waive any rights of confidentiality you may have in this information, to the extent permitted under applicable law.
- If your application is approved, the Account will be governed by the Agreement, which is sent with the card(s) for each Account. You agree to read the Agreement carefully before you use or permit anyone else to use the Account. By using the Account or any card, or permitting such use, you agree to be bound by the terms of the Agreement. The Account and the Agreement are governed by Florida law and federal Law. We may change the terms of the Account as provided in the Agreement.
- You agree we may contact you at any phone number, including cell phone numbers, you provide to us on this application or otherwise and at any number where we believe we may reach you. You may also be contacted by companies working on our behalf to service your accounts. We may contact you using these numbers even if you are charged for the call or text message under your phone plan.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Agreement.

**Prime Rate:** Except for any introductory Annual Percentage Rate, ("APR"), the APR for purchases, cash advances, and balance transfers is subject to change based on the U.S. Prime Rate ("Prime Rate") as published in the Money Rates table of *The Wall Street Journal* that is in effect on the last day of the month. If the Prime Rate changes, we will change any variable rates on the first business day of the month, but at least twenty-eight (28) days after the published change of rate. As of the date shown above, the U.S. Prime Rate was 3.50%. All rates applicable to the Account are variable but no APR will exceed the maximum rate permitted by applicable law. The APR for cash advances on both card products is calculated by adding 12% to the Prime Rate.

**Change of Terms:** We may change this Agreement as allowed by applicable law. This may include changing, adding, or removing terms. We may do this in response to legal, business, competitive environment or other reasons not listed here. We may increase the Finance Charge rate on existing balances in limited circumstances. Changes to some terms may require at least 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. You agree that the change may cover all transactions made 15 days after we mail the notice. If you do not agree to the change, a method for rejecting the change and closing the account will be provided in the Change of Terms Notice. You agree that if you use your card after the effective date of the change, this will constitute your agreement with the change.

**Notice to Cardholders and Authorized Users about Negative Information Furnishing:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**California Residents:** Applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

**New York Residents:** Call the New York State Department of Financial Services at 1-800-342-3736, or visit its website at <http://www.dfs.ny.gov/consumer/creditdebt.htm>, for a comparative list of credit card rates, fees and grace periods.

**Married Wisconsin Residents:** No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 will adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

## Rewards Programs:

- Stonegate Bank Business Card: Business cardholders earn 1 point for each dollar spent on eligible purchases of goods and services. Business cardholders are automatically enrolled in the MasterCard Rewards program and you will be able to redeem rewards at any time that your account is in good standing. Reward points expire three years from the date on which they were earned without prior notice to you. When you redeem your points for rewards they are deducted from your point balance on a first-earned, first-redeemed basis. Complete program terms and conditions may be found at [www.mastercardrewards.com](http://www.mastercardrewards.com), or you may call MasterCard Rewards Customer Service at 1-877-392-0298.

To find out more visit our website at [www.stonegatebank.com/credit\\_cards](http://www.stonegatebank.com/credit_cards).

MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.