

Hoosier Hills Commercial Services, LLC division of Hoosier Hills Credit Union

Note: All Applicable Sections Should Be Filled Out Completely. If NOT, Processing Of Your Application May Be Delayed

Name of Company or Corporation				
Business Street Address (not P.O. Box)		Street	City	State ZIP Code
Phone Number	Form of Business or Organization		<input type="checkbox"/> Coporation	<input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship
Federal Tax ID Number				
Number of accounts desired:				
Do you report to Dunn & Bradstreet? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Account Relationship at Hoosier Hills Credit Union:				
Checking Account _____				
Savings Account _____				
In accordance with the USA Patriot Act, if the business is established as a Corporation or LLC, a copy of one of the following forms of business identity must be submitted with the completed application; SEC filing, Certified Articles of Incorporation or Organization, Corporate Resolution, Tax Return, FICA Statement, Partnership or Trust Agreement, Government-Issued Business License, or Financial Statement.				
Name of Authorized Users				
Please issue a Hoosier Hills Credit Union Business Credit Card(s) for the following person(s) who has been authorized by us to use the card(s) under our business name				
Name	Signature		Credit Limit	
SSN	Date of Birth	Home Phone	Mother's Maiden Name	
Home Address	Street	City	State	ZIP Code
Name	Signature		Credit Limit	
SSN	Date of Birth	Home Phone	Mother's Maiden Name	
Home Address	Street	City	State	ZIP Code
Name	Signature		Credit Limit	
SSN	Date of Birth	Home Phone	Mother's Maiden Name	
Home Address	Street	City	State	ZIP Code
Name	Signature		Credit Limit	
SSN	Date of Birth	Home Phone	Mother's Maiden Name	
Home Address	Street	City	State	ZIP Code
Name	Signature		Credit Limit	
SSN	Date of Birth	Home Phone	Mother's Maiden Name	
Home Address	Street	City	State	ZIP Code
Authorized Business Signor				
<p>The undersigned (the "Authorized Individual") hereby represents and warrants that (i) he or she is an officer, owner, principal or other authorized individual of the Business, (ii) he or she is duly authorized to enter into this agreement on behalf of the Business, and (iii) the above information is true and accurate. The Authorized Individual also agrees, on behalf of the Business, that (i) use of the BusinessCard(s) shall be and hereby is bound by the Visa Terms and Conditions ("Terms and Conditions"), which may be amended from time to time, which are incorporated herein by reference and will accompany the original issuance of the Business Card(s), (ii) German American Bank (the "Bank") shall be and hereby is authorized to obtain, receive, and report credit information of the Business regarding this application or resulting accounts. The Business will be liable for all indebtedness incurred by use of the Business Card(s) whether authorized or unauthorized. To secure all amounts owed to Bank and all affiliates of Bank hereunder and under the Business Card(s), whether now existing or hereinafter arising, the Business pledges a security interest in all of Business's now existing or hereinafter arising accounts, inventory, equipment, general intangibles, chattel paper, instruments, documents, and all products and proceeds of the foregoing wherever any of the same may be located, including without limitation, collateral of any nature hypothecated pursuant to other instruments evidencing indebtedness of Business to Bank or any affiliate of Bank, or assets of any nature held by Bank or any affiliate of bank, for Business.</p>				
Signature of Authorized Business Signor/Officer			Date	

The undersigned, jointly and severally hereafter called the "Guarantor", in order to induce the Beneficiary to extend or continue to extend financial accommodations to the Borrower, hereby guarantees to the Beneficiary the full and prompt payment of all loans, drafts, overdrafts, notes, bills, and all other debts, obligations, and liabilities of every kind and description, whether now owing or hereafter arising out of credit previously, contemporaneously, or hereafter granted by the Beneficiary to the Borrower, whether arising from dealings between the Beneficiary and the Borrower, or from dealings by which the Beneficiary may become in any manner whatever a creditor of the Borrower.

This shall be a continuing Guarantee and shall not be affected by any payment made by the Borrower to the Beneficiary, or whether in the form of cash, property, renewal, or other consideration.

If this Guarantee should be signed by more than one person, all persons having executed the agreement acknowledge that their obligation hereunder shall be joint and several. Each Guarantor(s) expressly authorizes the Beneficiary to proceed, in its sole and absolute discretion, against each or any of them, and further agrees that if the Beneficiary shall proceed against anyone of them the other(s) hereby waive any defense of election of remedies and agrees to continue to be liable under the terms of this agreement for any amount remaining owing between the Borrower and Beneficiary.

The Guarantor(s) hereby waive all notices hereunder, demand, presentation and any and all notices of protest default, or nonpayment. The Guarantor(s) consent to any and all extensions or renewals made by the Beneficiary for or on account of any indebtedness of the Borrower to the Beneficiary. The Beneficiary may proceed directly against the Guarantor(s) in the event of any default by the Borrower without resort to any other persons, to the assets of the Borrower, to any collateral security granted by Borrower to the Beneficiary, or the liquidation of any collateral security given hereunder to secure this Guarantee.

This Guarantee shall not be revoked by death, and shall continue in force as to all obligations contracted between the Borrower and the Beneficiary before the receipt of a notice of its revocation by the Beneficiary. In such event, the Guarantor(s) agree that before and after cancellation, if any, Guarantor(s) shall remain liable even if the Beneficiary extends further credit to the Borrower at higher rates of interest, extends the payment terms, accepts **different collateral, or lends new funds**.

It is agreed that although the amount of credit extended to the Borrower, or liability incurred by the Borrower to the Beneficiary is not limited, the liability of any of the Guarantor(s) to the Beneficiary shall not exceed the sum shown below. If the foregoing amount is not filled in and initialed by the Guarantor(s), it is understood that this Guarantee shall cover all obligations of the Borrower to the Beneficiary.

Unless the liability of the Guarantor(s) is limited below, this Guarantee is unconditional. The Guarantor(s) agree to pay all the Beneficiary's costs incurred to enforce this agreement, including reasonable attorney's fees. The Guarantor(s) warrant there are no oral or unwritten agreements between Guarantor(s) and the Borrower or Beneficiary which would alter the Guarantor(s) liability hereunder. The Guarantor(s) further agree that there has been no reliance upon collateral security taken or intended to be taken by Beneficiary from Borrower and waives Beneficiary's failure to perfect upon or take such collateral as security, whether intentionally, inadvertently or by neglect, and whether or not Beneficiary intended to acquire and perfect its interest in such collateral. It is expressly agreed that the liabilities covered by this Guarantee shall include all indebtedness incurred by the use of the Hoosier Hills Commercial Services, LLC Credit Cards issued by the Beneficiary to persons designated by the Guarantor or by the Borrower.

Liability Shall Not Exceed the Sum Of: _____

Date of this Guarantee: _____

Guarantor's Initials: _____

Guarantor(s)'s Signature(s)

X _____
 x _____
 x _____

Witnessed By

X _____
 x _____
 x _____

Hoosier Hills Credit Union Business Visa Terms & Conditions

Issuance of Cards. Hoosier Hills Commercial Services, LLC is authorized to issue cards in the name of the Company to authorized users identified in the Company's VISA application.

Promise to Pay. The Company and any person using a card promises to pay to the order of the Hoosier Hills Commercial Services, LLC for purchases and cash advances made and all services rendered by or to any person using the card together with any finance charges.

Purchases and Cash Advances. The account may be used to buy goods and services at any place VISA credit cards are honored. In addition, a cash advance may be made at an institution that displays the VISA sign and offers cash advances.

Maximum Credit Limit. The maximum credit limit assigned to the account is shown on the card carrier which accompanies the delivery of the credit card(s). The maximum credit limit is also shown on each periodic statement. The total amount of credit on the account may not exceed this limit no matter how many people are authorized to use the account and no matter how many purchases or cash advances are made. If the maximum credit limit is exceeded, the Hoosier Hills Commercial Services, LLC may reject further cash advances or purchases and require the return of all the cards.

Unauthorized Use. The Company may be liable for the unauthorized use of any of the credit cards issued for the account. **The Company will not be liable for unauthorized use that occurs after notification to Hoosier Hills Commercial Services, LLC, 630 Lincoln Avenue, Bedford, IN 47421, 812-279-6644,** orally or in writing of the loss, theft, or possible unauthorized use.

Statements. Each month a statement will be sent showing the new balance and the transactions that have been posted since the last statement. No statement will be sent for accounts with a zero balance. The statement also shows the payment due date which is 25 days after the closing date. The periodic statement will be accepted by the Company as correct unless the Hoosier Hills Commercial Services, LLC is advised of an error within 60 days after the statement was mailed.

Additional Charges. The Company agrees to pay a fee: (i) of \$15.00 for late payments; (ii) of \$5 for any account over limit; (iii) \$4 for additional copies of a periodic statement or copies of sales drafts which are requested for reasons other than an error made by the Hoosier Hills Commercial Services, LLC; (iv) of \$25.00 for each check received as payment on the account which is returned for the reason of nonsufficient funds; (v) of 2% of the amount of transaction when a cash advance is made from an automated teller machine or a Hoosier Hills Commercial Services, LLC teller with a minimum of \$1 and a maximum of \$10.

Finance Charge. You agree to pay a **Finance Charge** determined as described below. The finance charge for Purchases and Cash Advances are determined separately:

a. On Purchases, the minimum payment due will be \$10 or 2% of the unpaid balance. If you fail to pay the entire new balance before the payment due date shown on your statement, you agree to pay a **Finance Charge** determined by applying a periodic rate of 1.33%, with an **Annual Percentage Rate** of Prime plus 4% or Prime Plus 1% to the "Average Daily Balance" of your account. To get the Average Daily Balance, we divide the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases any new Credit Purchases posted to the account and subtracting any payments as received and credits as posted to the account, but excluding any unpaid Finance Charges.

b. On Cash Advances, you agree to pay a **Finance Charge** determined by applying a periodic rate of 1.33%, with a corresponding **Annual Percentage Rate** of Prime plus 4% or Prime Plus 1%, to the "Average Daily Balance" of your account.

To get the cash advance "Average Daily Balance", we divide the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance any new Cash Advances received, and subtracting any payments as received or credits as posted to the account, but excluding any unpaid Finance Charges. The Finance Charges on Cash Advances begins to accrue on the date the Cash Advance is obtained or the first day of the billing cycle in which it is posted to the account, whichever is later.

Entire Balance Due. If any payment on this account or any other obligation owed by the Company to the Hoosier Hills Commercial Services, LLC is missed, if the credit limit is exceeded, if bankruptcy is filed by or against the Company, or any other liquidation or insolvency proceeding is initiated, if any guarantor dies, or if any misrepresentation has been made on the application, then the entire balance of the account can be declared due and payable at once without notice or demand. Once the entire balance has been declared due, the obligation of the Hoosier Hills Commercial Services, LLC to honor further transactions ends. The Company shall return all cards issued on request of the Hoosier Hills Commercial Services, LLC.

Collection Costs. The Company agrees to pay all costs of collection including reasonable attorney's fees.

Billing Errors. Business accounts are not covered by Fair Credit Billing. However, if you have questions about your account you should write us at Hoosier Hills Commercial Services, LLC, 630 Lincoln Avenue, Bedford, IN 47421. Hoosier Hills Commercial Services, LLC

Change in Terms. Hoosier Hills Commercial Services, LLC may change the terms of this agreement. The new terms may, at the option of the Hoosier Hills Commercial Services, LLC, apply both to new purchases and cash advances and to the outstanding balance of the account. Notice of change will be provided at least 15 days prior to the effective date of the change.

Company Name _____

Signature _____ **Title** _____ **Date** _____

For Bank Use Only		
Date: _____	Company ID _____	Total credit line approved: _____
Approved by: _____	# of cards issued: _____	