

**CREDIT APPLICATION** Credit Limit Requested \$ \_\_\_\_\_  
 Any request over \$10,000 requires income verification

**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 who opens an Account. What this means for you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. **Applicants under 21 are prohibited unless a written application is provided along with proof of independent ability to repay, or an eligible co-signer. The co-signer would be jointly liable for debts incurred by the under age consumer.**

**COMPANY INFORMATION: (Please Print)**

Company Name			Date
Street Address	City	State	Zip
Mailing Address	City	State	Zip
Contact Person	Phone Number	Tax I.D. Number	

Registered as  Sole Proprietorship  Corporation  Partnership  Limited Liability Company  Other:  
 Statement Mailed to  Individual Address  Business Address

Company Name as it should appear on Card (Maximum 26 characters)

**Individuals:** With the Univest Visa Business Rewards Credit Card, you can request issuance of multiple cards. To take advantage of this benefit, Univest will need the following information on each card member to obtain a credit card with their name. Please have each employee complete the information below including daytime phone number. Purpose of social security number and date of birth is for verification purposes only.

		Cash Advance	Purchases
Authorized User's Name		\$	\$
Social Security Number	Date of Birth (MM/DD/YYYY)		
Home Address	Daytime Phone Number (Required)		
City State Zip	Cell and Evening Phone Number		
Signature			

Authorized Users, by their signature(s) above, will be bound by the terms and conditions of this Agreement ("Card") and the Guaranty.

**PERSONAL GUARANTY**

In consideration of the above referenced Company and its Authorized Users ("Users") entering into this Univest Visa Business Rewards Credit Card Agreement ("Card"), we, the Users, unconditionally and personally, jointly, and severally with the Company, guaranty that all payments and any other charges required under the Card shall be remitted when due and that Users will perform all other obligations under the Card fully and promptly. We agree that Univest may modify the terms of the Card as necessary and we will still be responsible for those payments and other obligations. We agree that Univest need not notify Company of any User default under the Card and may proceed directly against the Company without first proceeding against a User, in which event we will pay all amounts due under the terms of the Card, including Univest's reasonable attorney fees of 20% of all amounts due but in no event less than \$500.00. We understand that each User must be independently credit approved by Univest and that, by our signature(s) below, we authorize Univest to periodically obtain credit bureau reports on Company and/or Users, as Univest shall deem necessary. We understand and agree that the terms of the Card and this Guaranty are governed by the laws of the Commonwealth of Pennsylvania and hereby consent to personal jurisdiction in any state or Federal Court having situs in Montgomery County or the Eastern District of Pennsylvania.

**CREDIT DISCLOSURES**

Annual Percentage Rate (APR) for Purchases	9.99% - 17.99%*	APR for Cash Advances and Balances Transfers	11.99% - 20.99%*
Grace Period on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	Method of computing the balance for Purchases	**
		Method of computing advances and balance transfers	***
		Returned Check Fee	\$10.00
Annual Fee	None	Balance Transfer Fee	None
Transaction Fee for Cash Advances	3.00% (\$5 minimum, \$500 maximum)	Over-the-Credit-Limit Fee	None
Minimum Payment	\$20.00 or 2%	Late Payment Fee	\$20.00

\*Rates may vary. May be based on your creditworthiness and other factors.  
 \*\*Method G - Average Daily Balance (including current transactions). To avoid incurring additional Finance Charges on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date. The Finance Charges for a billing cycle are computed by applying the monthly Period Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance of your account each day, add any new purchases or cash advances and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.  
 \*\*\*Method A - Average Daily Balance (including current transactions). The Finance Charge on purchases begins from the date the transaction is posted to your account and the Finance Charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period. The Finance Charges for a billing cycle are computed by applying the monthly Period Rate to the "average daily balance" of your account. To get the daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.  
 The information about the costs of the card described in this application is accurate as of March 2010. This information may have changed after that date. To find out what may have changed, write us at Univest, Card Services, P.O. Box 64197, Souderton, PA 18964-0197.

**APPLICANTS MUST COMPLETE, SIGN AND EXECUTE THE APPROPRIATE RESOLUTION BELOW:**

Sole Proprietorship: Section I

Corporation: Section II

General Partnership, LLC, LC, LLP, LP: Section III

**SECTION I: SOLE PROPRIETORSHIP**

Print Owner's Name:

Signature:

Date:

/ /

**SECTION II: OFFICERS' CERTIFICATE (Corporation)**

The undersigned is the duly appointed \_\_\_\_\_, of \_\_\_\_\_ Corporation (the "Company"). The undersigned attests that the following Resolution was adopted by the Board of Directors of the Company on (Date) \_\_\_\_\_, at a duly held meeting or otherwise in accordance with applicable state law and has not been revoked or amended.

**CORPORATE RESOLUTIONS**

RESOLVED, that the person or persons executing the Univest Visa Business Rewards Credit Card Application (the "Application") are current officers of the Company and are hereby authorized to execute the Application and that each of the persons listed on the Application as Authorized Users are current officers or employees of the Company who are authorized in the name of the Company to perform business transactions.

FURTHER RESOLVED, that the undersigned are authorized and directed to certify to Univest the adoption of these Resolutions, and the name(s) and title(s) and specimen signature(s) of the present officer(s) or employee(s) of the Company contained in the Application, and from time to time as changes in such personnel are made, to certify immediately such changes to Univest, and the name(s) and title(s) and specimen signature(s) of the new personnel.

FURTHER RESOLVED, that these Resolutions shall be conclusively deemed to be in addition to and shall not be deemed to revoke, rescind, modify, or otherwise affect, any other resolutions heretofore delivered to Univest on behalf of the Company.

FURTHER RESOLVED, that any and all actions heretofore taken by an officer(s) of the Company in connection with or relating to the Account be and they are hereby ratified and confirmed as the proper and binding actions of the Company, and the terms of the Application and Agreement are approved and authorized and are binding upon the Company.

Print Name(s) of Authorizing Officer(s):

Signature(s) of Authorizing Officers:

Date:

1. _____	_____	/ /
2. _____	_____	/ /
3. _____	_____	/ /

**SECTION III: PARTNERS', MEMBERS' OR MANAGERS' CERTIFICATE (General Partnership, LLC, LC, LLP, LP)**

Re: \_\_\_\_\_, a \_\_\_\_\_  
 (Company Name) (General Partnership, LLC, LC, LLP, LP or Unincorporated Association)

**CERTIFICATE**

WHEREAS, the persons named below constitute all of the general partners, members, or managers of the general partnership, limited liability company, or limited liability partnership (as appropriate), unincorporated association, or have been otherwise designated pursuant to the general partnership's agreement, articles of organization, or the operating agreement as general partners, members, or managers (as appropriate), and have the authority to bind their respective organization and execute documents on their organization's behalf.

WHEREAS, each of the persons listed in the Application as Authorized Users are current general partners, members, managers, or employees who are authorized in the name of the organization to perform, from time to time, electronic debit transactions from the organization's Business Checking Account (the "Account") identified in the Application, including, but not limited to, point of sale transactions, deposits and debits.

RESOLVED, that the undersigned are authorized and directed to certify to Univest the adoption of this Certificate, and the name(s) and title(s) and specimen signature(s) of the present general partners, members, managers, or employees of the Company contained in the Application, and from time to time as changes in such personnel are made, to certify immediately such changes to Univest, and the name(s) and title(s) and specimen signature(s) of the new personnel.

FURTHER RESOLVED, that this Certificate shall be conclusively deemed to be in addition to and shall not be deemed to revoke, rescind, modify, or otherwise affect, any other resolutions heretofore or hereafter delivered to Univest on behalf of the organization.

FURTHER RESOLVED, that any and all actions heretofore taken by a general partner, member, manager, or employee of the organization in connection with or relating to the Account and they are hereby ratified and confirmed as the proper and binding actions of the organization, and the terms of the Application and Agreement are approved and authorized and are binding upon the organization.

Print Name(s) of Authorizing Officer(s):

Signature(s) of Authorizing Officers:

Date:

1. _____	_____	/ /
2. _____	_____	/ /
3. _____	_____	/ /

**By signing this application the customer is warranting that he/she is using this account for business, not consumer purposes.**

**FOR INTERNAL USE ONLY**

DATE APPROVED	CREDIT LINE	EMPLOYEE NUMBER AND INITIALS	CREDIT SCORE	BRANCH NUMBER
Visa Account No.		Debt/Income ratio		

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Transaction Fee for Cash Advances	3.00% (\$5 minimum, \$500 maximum)	Balance Transfer Fee	None
Minimum Payment	\$20.00 or 2%	Over-the-Credit-Limit Fee	None
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<p>*Rates may vary. May be based on your creditworthiness and other factors.  **Method G – Average Daily Balance (including current transactions). To avoid incurring additional Finance Charges on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date. The Finance Charges for a billing cycle are computed by applying the monthly Period Rate to the “average daily balance” of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.  ***Method A – Average Daily Balance (including current transactions). The Finance Charge on purchases begins from the date the transaction is posted to your account and the Finance Charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period. The Finance Charges for a billing cycle are computed by applying the monthly Period Rate to the “average daily balance” of your account. To get the daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.  The information about the costs of the card described in this application is accurate as of March 2010. This information may have changed after that date. To find out what may have changed, write us at Univest, Card Services, P.O. Box 64197, Souderton, PA 18964-0197.</p>			

**YOUR BILLING RIGHTS**  
**KEEP THIS NOTICE FOR FUTURE USE**  
This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**Notify Us In Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspended error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us 3 business days before the automatic payment is scheduled to occur.

**Your Rights and Our Responsibilities After We Receive Your Written Notice**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first **\$50** of the questioned amount, even if your bill was correct.

**SPECIAL RULE FOR CREDIT CARD PURCHASES**

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than **\$50**

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

To submit your completed application, visit any of Univest's convenient Financial Service Centers or mail it to:  
Univest, Card Services, P.O. Box 64197, Souderton, PA 18964-0197.