

# Business Credit Card Application



Here's how I would like my business name to appear on the card (limit 21 characters)

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## CHOOSE ONE

Rewards - Visa® Business Rewards     No Rewards - Visa® Business

## PRINCIPAL / OWNER INFORMATION

First Name	Middle	Last
Home Address		Apt. No.
City / State / Zip		
Title	% Ownership <sup>1</sup>	
Home Phone	Mobile Phone	
Business Phone	E-mail Address <sup>4</sup>	
Social Security Number	Date of Birth (Mo/Dy/Yr)	
Total Credit Line Preference <sup>2</sup>	\$	
Monthly Gross Personal Income	\$	

## BUSINESS INFORMATION

Legal Name of Business	Tax ID
Business Street Address	Suite No.
City / State / Zip	
County	Fiscal Year-End
Years in Business	Gross Annual Revenue
	\$
INDUSTRY DESCRIPTION:	
<input type="checkbox"/> Professional <input type="checkbox"/> Services <input type="checkbox"/> Wholesale Trade <input type="checkbox"/> Manufacturing <input type="checkbox"/> Retail Trade <input type="checkbox"/> Construction <input type="checkbox"/> Real Estate/Finance <input type="checkbox"/> Agriculture <input type="checkbox"/> Other: _____	
BUSINESS TYPE:	
<input type="checkbox"/> Closely-Held Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Limited-Liability Corporation <input type="checkbox"/> Publicly Traded	

## EMPLOYEE(S) TO RECEIVE CARDS<sup>3</sup>

Employee #1: Name to appear on card (limit 21 characters)	Social Security Number	Mobile Phone	Date of Birth (Mo/Dy/Yr)
Billing Address (if different from business address listed above)	Credit Line Preference		
	\$		
Employee #2: Name to appear on card (limit 21 characters)	Social Security Number	Mobile Phone	Date of Birth (Mo/Dy/Yr)
Billing Address (if different from business address listed above)	Credit Line Preference		
	\$		
Employee #3: Name to appear on card (limit 21 characters)	Social Security Number	Mobile Phone	Date of Birth (Mo/Dy/Yr)
Billing Address (if different from business address listed above)	Credit Line Preference		
	\$		

## AUTHORIZED SIGNATURE

I have provided my personal and business information above. I am an Authorized Officer of the business with the authority to bind the business to the Terms and Conditions shown below. I authorize Heartland Bank and Trust Company named on this application to check my credit record, if necessary. I understand that the business and I will be individually and jointly liable for all obligations on this account. All signers must be at least 18 years of age (or 19 years of age in NE and AL.)

Signature	Date (Mo/Dy/Yr)	Authorized Officer must be one of the following (check one):
<b>X</b>		<input type="checkbox"/> Pres./Chmn. <input type="checkbox"/> Owner <input type="checkbox"/> Partner <input type="checkbox"/> VP <input type="checkbox"/> Gen. Mgr. <input type="checkbox"/> Treasurer <input type="checkbox"/> Member <input type="checkbox"/> Manager

1. Except Publicly Traded organizations, if you own less than 51% of the business, you must obtain signatures equal to at least 51% of ownership. All owners signing should be listed, along with their respective percentage of ownership. Attach a separate sheet if necessary.  
 2. If Company does not qualify for the designated line preferences, this application will be considered for the highest possible credit line. Employee limits cannot exceed the total business credit line.  
 3. If more than 3 employee cards are desired, provide additional information on company letterhead signed by Authorized Officer.  
 4. Once your account is open, your email address may be used to communicate periodic account updates and offers.

## FOR INTERNAL USE ONLY

Employee Name \_\_\_\_\_ Employee # \_\_\_\_\_ Branch \_\_\_\_\_

## Important Terms and Conditions - Heartland Bank Business Credit Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>1.99%</b> Introductory APR for 6 months. After that, your APR will be <b>16.49%</b> for a Visa Business Card and <b>18.49%</b> for a Visa Business Rewards Card. This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<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>	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://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	Visa Business Card: <b>None</b> ; Visa Business Rewards Card: <b>\$50</b>
<b>Balance Transfer Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Foreign Transaction	<b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25.00</b>
• Over-the-Credit Limit	<b>None</b>
• Returned Payment	Up to <b>\$25.00</b>
• Replacement Card	<b>\$5.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement for more details.

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

**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 to 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. The information that is being requested and observed is for compliance with the requirements of Section 326 of the USA PATRIOT Act related to implementing customer identification and verification requirements.

**Variable Rate Information:** Unless an Introductory APR is in effect, the Purchase APR and Balance Transfer APR is determined by adding 8.99% (Visa Business Card) and 10.99% (Visa Business Rewards Card) to the Prime Rate. The Prime Rate is subject to change monthly on the first day of each month and is the Prime Rate published in the Money section of the Wall Street Journal on the last business day of the month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease in the variable rate on the first day of your billing cycle that ends on or after the date of the change. Your actual APRs will be determined based upon your creditworthiness and will be provided to you in writing when your application is approved.

The information about the costs of the Card described in this application is accurate as of 04/01/2025. This information may change after that date. To find out what may have changed, call 1-888-897-2276, write to Heartland Bank and Trust Company, PO Box 67, Bloomington, IL 61702-0067, or visit our website at [www.hbtbank.com](http://www.hbtbank.com)

**New York & Vermont Residents:** Upon your request, we will inform you of the name and address of each credit-reporting agency from which we obtained a credit report relating to you. New York residents may request a comparative listing of credit card rates, fees, and grace periods by writing to: Public Information, New York State Banking Department, 2 Rector Street, New York, NY 10006-1894 or by calling 1-800-522-3330. **California Residents:** (1) You have the right to prohibit us from disclosing to marketers of goods marketing information concerning you that discloses your identity. You may exercise your right by calling us at 1-888-897-2276; (2) If you are a married applicant you may apply for credit in your own name; (3) Applicants may, after credit approval, use the credit card up to its credit limit and may be liable for amounts extended under the plan to any joint applicant; (4) As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **Maine Residents:** Consumer Reports (credit reports) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. **Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Rhode Island:** Consumer reports may be requested with this application. **Wisconsin Residents:** Wisconsin law provides that no agreement, court order or individual statement applying to marital property will affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision. To check on the status of your application, please call 1-888-897-2276.