

**Convenient Purchasing  
Power When You Decide  
the Time is Right!**

#### Important Disclosure Information

Annual Percentage  
Rate (APR) for  
Purchases and Cash  
Advances

Business VISA Gold:  
**11.90%** (Standard Rate)

Grace period for  
repayment of balances  
for purchases

25 days

Grace period for cash  
advances or balance  
transfers

None

Method of  
computing the  
balances for purchases

Average daily balance  
(including new purchases)

The information about the costs of the cards described in this application is accurate as of March 1, 2014. This information may have changed after that date. To find out what may have changed, call us (409-727-1446) or write to us at MCT Credit Union, PO Box 279, Port Neches TX 77651.

#### Branches

2736 Nall St, Port Neches, TX  
409-727-1446

524 Hwy 69, Nederland, TX  
409-722-9133

4837 Hwy 87, Bridge City, TX  
409-735-8777

5401 N. 16th Street, Orange, TX  
409-883-5506

94 N LHS Drive, Lumberton, TX  
409-751-4425

Toll-Free Number  
1-800-846-1751

#### Lobby Hours

Monday-Wednesday 8:30am – 5:00pm  
Thursday 8:30am – 6:00pm  
Friday 8:30am – 5:00pm

#### Drive – Thru Hours

Monday-Wednesday 8:00am – 5:00pm  
Thursday 8:00am – 6:00pm  
Friday 8:00am – 5:00pm  
Saturday 9:00am – 12:00pm

*Please note that the Lumberton branch  
does not have Saturday hours.*



Your deposits are  
insured to \$250,000  
per account.

By members choice, this institution is not federally insured.  
Members' accounts are not insured or guaranteed by any  
government or government-sponsored agency.



MCT Credit Union

# Business Lending

## Products & Services

[www.mctcu.org](http://www.mctcu.org)



# MCT

## Credit Union

**Never stop growing.**



## Member Business Lending Products and Services

### Business Checking Account

- \$10 monthly service charge
- No minimum balance and only \$25 to open
- Free online banking
- Free debit card
- Free online bill payment
- Free E-statement
- Overdraft protection
- Bounce safe overdraft courtesy
- Interest bearing

### Loan Products:

- Investment real estate
- Equipment
- Inventory and accounts receivable
- Commercial real estate
- Land development
- Commercial vehicles

### Merchant Services

- Offer efficient and cost-effective payments
- Accept VISA, MasterCard, American Express and Discover
- Reduce outstanding receivables
- Deposits made within 24 to 48 hours
- Three electronic processing methods

### ACH Origination Services

- Pay state and federal taxes electronically
- Accept payment by phone or internet
- Pay child support electronically
- Make payment by internet or phone
- Check re-presentment of NSF checks
- Collect payments on-demand
- Offer re-occurring, pre authorized payments
- Deposit and payroll deduction services

### Other Services

- No annual fee credit card (subject to approval)

## BUSINESS VISA CARD APPLICATION

Return completed and signed application, along with proof of income, to one of our locations listed in this brochure or drop in the nearest MCTCU night depository.

### Please print all of the requested information below in ink.

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Member Number

☐ TIN/EIN

\_\_\_\_\_  
\$

\_\_\_\_\_  
Credit Limit Request

\_\_\_\_\_  
Present Street Address

\_\_\_\_\_  
City / State / ZIP Code

\_\_\_\_\_  
Phone Number

AUTHORIZED USER	_____ Additional Card requested for Authorized User (Full Name)	_____ Social Security Number	_____ Birth Date
	_____ Additional Card requested for Authorized User (Full Name)	_____ Social Security Number	_____ Birth Date
	_____ Additional Card requested for Authorized User (Full Name)	_____ Social Security Number	_____ Birth Date

Everything that you have stated in this application is true and correct to the best of your knowledge. MCTCU is authorized to check your credit, employment history and to ask questions about your experience with them. Credit card substitutions may be made at MCTCU's discretion. You acknowledge that you have read and understand the Fair Credit and Charge Card Disclosure provided in this brochure. You understand that by using the card or authorizing its use, you agree to the terms and conditions in the Credit Card Agreement that will accompany the card. A condition of your account is your granting us a security interest in your share accounts. By signing below, you grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Accounts that would lose special tax treatment under state or federal law if given as security are not subject to this security interest. When you are in default, we may apply the balance in these accounts to any amounts due under the credit card agreement.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

### For Credit Union Use

☐ Approved  
☐ Declined

Approved/Declined by:  
Reason for Denial:

Credit Card Limit:  
No. of Cards issued:

Date:

\_\_\_\_\_  
MCT Authorized Signature

\_\_\_\_\_  
Date