



Business Platinum Visa and Rewards Credit Cards



**Small business? Big business?
Either way, we have you covered.**

A Dupaco Business Visa gives you flexibility, account security, and tons of extra benefits — for you, your company, and employees, too. Plus, you can rely on our friendly local service any time you need assistance!

It's not just a card. It's a purchasing tool.

For individual and company expenses...supplies, travel, meals, fuel, and much, much more. No more highlighting business charges on your personal card statement. A Dupaco Business Visa comes with credit-boosting power and built-in convenience that you (and your accountant) will appreciate.

Why a business card?

- Reporting is improved for business members.
- Individual and business members can more easily distinguish between card and account types.
- Statements for Visas under the same member number can be combined into a single statement—easier for businesses with multiple cards who have a bookkeeper or accounting department that pays their Visas.
- Consolidated billing option allows businesses to make one payment to cover all associated cards.

Other benefits

- No annual fee
- Low, variable interest rate
- Cash advances
- 25 day grace period on purchases
- Secure online account management and payments
- Paperless statement and notification options
- No-cost rental car insurance
- Warranty Manager service
- Travel and emergency assistance
- Automatic, no-cost fraud monitoring

Choose the card that's best for you

Business Rewards Visa credit card

- "Rewards" you just for using it! Earn one point for every dollar you spend. Redeem accumulated points for cash back, brand-name merchandise, travel, gift cards, and more!
- Minimum credit limit \$1,500

Business Platinum Visa credit card

- Used to purchase goods and services while allowing you to pay a monthly minimum on purchases.
- Minimum credit limit \$500
- Spending flexibility and a lower rate (in case you carry a balance).



Business Platinum Visa

Business Rewards Visa

Annual Fee	None	None
Minimum Line of Credit	\$500	\$1,500
Interest Rate	Variable rate — Prime plus margin based on creditworthiness Floor: 12.00% APR Ceiling: 21.0% APR	Variable rate — Prime plus margin based on creditworthiness (3% higher than Platinum) Floor: 17.00% APR Ceiling: 21.0% APR
Purchase Interest Grace Period	Min. 25 days after close of billing cycle	Min. 25 days after close of billing cycle
Minimum Payment	Calculated at 3% of the balance	Calculated at 3% of the balance
Due Date	4 th of every month	4 th of every month
Cash Advance Fee	\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.	\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.
Visa's Zero Liability Policy (risk-free shopping)	Available	Available
Account Alerts and eStatements	No charge	No charge
Earn Points for Purchases	Not available	Available
Fraud Monitoring	No charge	No charge
Rental Car Insurance	No charge	No charge
Travel Accident Life Insurance	No charge	No charge
Extended Warranty and Purchase Security	No charge	No charge
Travel and Emergency Assistance	Available for those who qualify	Available for those who qualify
Balance Transfers	No charge	No charge. Do not qualify for points.*
Share Secured Visa	Available	Not available
Personal/Consumer Cards	Available	Available

*Balances on account transfers from a Platinum Visa maintain original interest rate.

Effective 2/7/2025



DUPACO BUSINESS PLATINUM VISA/ REWARDS VISA CREDIT CARD APPLICATION

☐ **Platinum VISA** ☐ **Rewards VISA**

Please print in ink or enter the fields:						
Business Name		Member Number		Business Phone Number		
Address		City	State	Zip		
☐ I/We request approval of line of credit in the sum of: \$						
Tell us about your business (You may need to provide additional bank and tax records with application. Must apply for Dupaco membership in order to receive a Dupaco Business creditcard.)						
General cards issued to: The undersigned hereby requests the issuance of Visa Business charge card(s) to and in the name of said ☐ Sole proprietorship ☐ Partnership ☐ Corporation for the authorized person(s) as follows:						
	Name	Street	City	State	Phone	Card Limit (Each Card)
1						
2						
3						
4						
5						
	Owner	%Ownership	Title	Signature		
1						
2						
3						
4						
IMPORTANT DISCLOSURE INFORMATION FOR: California Residents: After credit approval each applicant shall have the right to use the credit card account up to their credit limit of the account. Each applicant may be liable for amounts extended to them under their credit limit. New York Residents: A consumer credit report may be ordered in connection with the update, renewal or extension of credit. Upon your request, you will be informed whether or not a consumer credit report was ordered and, if it was, you will be given 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 members/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.						
You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You agree that requested documentation that accompanies this application is complete and correct and that it's incorporated as part of this application. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application. In addition to the current purpose for pulling this credit report, You specifically authorize the Credit Union to use any of the information contained in this credit report as a source document to provide you with information now or in the future concerning any services or products that the Credit Union feels may be of benefit to you financially. You understand this authorization can be revoked by you at any time upon your written instruction to the Credit Union The person(s) signing the application is/are indeed authorized to act on behalf of the borrower. Borrower, co-applicant(s), and guarantor(s), as appropriate grants to the credit union the authority to use reasonable means to verify application information by requesting credit bureau reports, accessing information about borrower, co-applicant(s), and guarantor(s), as appropriate from other third party information providers, and other means if applicable. Borrower further grants to credit union the right to share this information with third parties as reasonable in the normal course of doing commercial lending including sharing this information with a third party for purposes of underwriting the loan. Borrower agrees to pay any fees charged by the credit union for processing this application and other related expenses whether the application is approved or denied. You promise that the credit you are applying for is for a business purpose. By signing below or by using your card, you understand that either of those actions will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures.						
FOR OFFICE USE ONLY ☐ Approved ☐ Rejected Received Disclosures						
Credit Limit \$		Date		Credit Committee or Loan Officer		