

Apply now for your new  
Torrey Pines Bank  
Business Credit Card

NOW WITH  
dream points



TORREY PINES BANK

WHERE BUSINESS GETS DONE.

## Torrey Pines Bank CREDIT DISCLOSURES

<b>Annual Percentage Rate (APR) for Purchases</b>	For VISA® Business: <b>13.24%</b> *	<p>* The information on the Annual Percentage Rate is accurate as of 1-1-11.</p> <p>** If we do not receive your required minimum payment for two consecutive billing periods, your Default APR will be 18%. The Default APR will remain in effect until, in a subsequent one-month billing cycle period you make your required Minimum Payment on a timely basis for that billing cycle; then the Default APR will no longer apply.</p> <p>*** The Prime Rate used to determine your APR is the rate published in the Money Rates column of the Wall Street Journal on the 1st processing day of the following month after the prime change. If the Wall Street Journal Prime Rate ceases to exist, we will select a comparable Prime Rate Index.</p> <p>**** After a grace period of five days.</p>
<b>Other APRs</b>	Default Rate: <b>18%</b> See explanation to the right **	
<b>Variable Rate Information</b>	Your APR for purchases may vary. The rate is determined monthly by adding 9.99% to the Prime Rate. See explanation to the right ***	
<b>Grace Period for Repayment of Balances for Purchases</b>	25 days	
<b>Method of Computing the Balance for Purchases</b>	Average Daily Balance (including new purchases)	
<b>Annual Fees</b>	None	
<b>Minimum Finance Charge</b>	\$1.00 if billing periods ends with a balance due.	
<b>Transaction Fee for Purchases</b>	None	
<b>Other Fees</b>	Late Payment Fee: \$29 **** Overlimit Fee: \$25	

## Improve and Simplify Your Business Expenses

The Torrey Pines Bank Business Credit Card is the ideal business partner, designed to provide a generous revolving line of credit to help manage business expenses and time more effectively.

### Benefits:

- Simplify arranging and paying for employee travel and entertainment.
- Separate business and personal expenses.
- Track expenses more efficiently and reduce paperwork with flexible billing options.
- Utilize available management reports to monitor card activity. Simplify recordkeeping and tax preparation, saving time and money.
- Improve cash flow by extending payments when necessary.
- Cover routine unforeseen business expenses.



With our new Dream Points rewards program, your Torrey Pines Bank Business Credit Card enables you to earn exciting Rewards points whenever you use your card. Choose from hundreds of rewards options including discounted travel, brand-name merchandise, gift cards, cruises, hotel stays and free airline tickets.

### Our Card Program

#### Offers More Points than Many Others

With Dream Points, you'll earn 1 point for every dollar you spend, up to 10,000 per month! Just use your Torrey Pines Bank Business Credit Card whenever you make a purchase. Points are updated monthly and can be redeemed just by calling toll-free to 1-800-871-7241, 24 hours a day or visiting our website and clicking on *Dream Points*.

#### Choose from Hundreds of Reward Options

- **Travel Rewards**
  - Vacation Get-Aways
  - Cruises
  - Free Airline Tickets and Discounted Airfares
- **Gift Card Rewards**
- **Brand-Name Merchandise**



# Visa® BUSINESS CREDIT CARD APPLICATION

## APPLYING FOR: (Please Print)

Visa® Business Card Total credit limit requested: \$ \_\_\_\_\_  I choose not to enroll in the Dream Points Program.

Please submit the following with your application:

1. Company's most recent "year end" financial statement OR most recent Federal Tax Return (include all schedules).
2. Personal Financial Statement (see reverse side) dated within one year and most recent Personal Federal Tax Return (include all schedules) of Business Owners with 20% or more ownership.
3. Copies of Organizational Documents and Business Filing Certificates.
4. For sole proprietorships:
  - Joint Credit: We intend to apply for joint credit: \_\_\_\_\_ (initials)
  - Individual Credit: Without a co-applicant or co-signer.

## BUSINESS INFORMATION: ("Applicant", "Borrower", "User", "Company", "You" or "Cardholder")

Business Legal Name:		Federal Tax ID Number:		Business Phone Number:	
				( )	
Business name as it should appear on the card (Maximum 21 characters):					
Business Street Address:		City:		State:	Zip Code:
Nature of Business:				Date Business Established:	
				/ /	
Business Structure: <input type="checkbox"/> Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Professional Corporation <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> LLC <input type="checkbox"/> Government <input type="checkbox"/> Other: _____					
Time Under Current Ownership (Month/Date/Year):		Gross Revenue (Last Fiscal Year):		# of Signers Needed to Execute Documents	
/ /		\$			
Name of Person Authorized to Manage Company Accounts:			E-mail Address:		Phone Number:
					( )
Currently Bank With:		Bank Address:		Checking Account Number:	Average Balance:
					\$
Choose one of the following billing options: <input type="checkbox"/> Combined (One statement itemizing all cardholder activity)					
<input type="checkbox"/> Individual (Individual statement sent to each cardholder)					

## SIGNERS: All individuals with 20% or more ownership must complete a personal financial statement.

1.  Sole Owner  Managing Member  Member  Director  Partner  Chairman  President  Vice President  Treasurer  Secretary

Name:		Social Security Number:		Date of Birth:		Home Phone:	
				/ /		( )	
Home Street Address:			City:		State:	Zip Code:	
How Long at Current Address?	% Ownership of Company:	Household Income*	Do you want a card issued to you?		Credit Limit**:		
	%	\$	<input type="checkbox"/> yes <input type="checkbox"/> no		\$		

2.  Managing Member  Member  Director  Partner  Chairman  President  Vice President  Treasurer  Secretary

Name:		Social Security Number:		Date of Birth:		Home Phone:	
				/ /		( )	
Home Street Address:			City:		State:	Zip Code:	
How Long at Current Address?	% Ownership of Company	Household Income*:	Do you want a card issued to you?		Credit Limit**:		
	%	\$	<input type="checkbox"/> yes <input type="checkbox"/> no		\$		

\*Alimony, child support and separate maintenance payments need not be revealed if you do not want it considered as a basis for repaying this obligation.

\*\*Credit limits must be in increments of \$100 and the total of all cardholders cannot exceed the "Total Credit Limit" requested above.

## ADDITIONAL EMPLOYEE CARDHOLDERS:

To expedite delivery of new cards to employees you wish to have credit cards, please complete the request for information below for each card holder. If your company would like cards for additional employees, you may create a separate sheet with each additional employee card holder's information. When completed, please return all cardholders' information with this application. If you have questions or need assistance, please contact your relationship manager at 858-523-4630.

Credit Line Limit:** \$ _____		
Cardholder Name: _____		
Mother's Maiden Name: _____		
Social Security Number: _____	Date of Birth: / /	
Company Name: _____		
Street: _____		
City: _____	State: _____	Zip: _____
Home Phone: ( ) _____	Work Phone: ( ) _____	

Credit Line Limit:** \$ _____		
Cardholder Name: _____		
Mother's Maiden Name: _____		
Social Security Number: _____	Date of Birth: / /	
Company Name: _____		
Street: _____		
City: _____	State: _____	Zip: _____
Home Phone: ( ) _____	Work Phone: ( ) _____	

\*\*Credit limits must be in increments of \$100 and the combined total of all cardholders cannot exceed the "Total Credit Limit" requested on the front side.

## AUTHORIZATION AND CERTIFICATION:

By signing this Application, the Business identified on this Application requests Torrey Pines Bank to issue one or more Visa Business Credit Cards to the individuals listed on this application and any attachments, as indicated on the front of this Application. Torrey Pines Bank is hereafter referred to as "Bank". The persons signing below represent that all of the information provided herein, is true and correct and, if the Business is not a sole proprietor, that they are authorized to sign this Application on behalf of the Business. The Business authorizes the Bank to verify the information provided in this Application and agrees to provide such additional information about the Business or its principal owner(s) as the Bank may request, both now and in the future.

The undersigned understand that Torrey Pines Bank is a state non-member bank that, among other things, issues credit cards to customers. By signing this application and using the card(s), we agree that all cards will be used solely for business purposes and agree to all terms of the Business Credit Card Agreement, as amended from time to time.

BY SIGNING BELOW I AM CERTIFYING THAT REQUESTED INFORMATION ON ALL OWNERS WITH A 20% OR MORE OWNERSHIP INTEREST IN THE BUSINESS HAS BEEN ATTACHED AND DISCLOSED ON THIS APPLICATION.

Authorized Representative Print name(s):	Signature(s):	Title:	Date: / /
			/ /
			/ /

## BANK USE ONLY

Branch #:	Branch Name:	Officer Name:	Date:



