

# Loan Application

Please print clearly in ink or type. This application must be filled out **completely** before it is submitted to the credit union.

CREDIT REQUEST	
This Account is to be an: <input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account (Spouse/RDP/Co-Applicant)	ACCOUNT NO.
<b>We intend to apply for joint credit:</b> <b>X</b> Borrower <b>X</b> Co-Borrower	<b>NOTICE:</b> If you have a spouse or registered domestic partner ("RDP"), you must complete CO-APPLICANT section about your spouse or RDP if: (a) You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI); or (b) The property used to secure the loan is located in a community property state; or (c) Your spouse or RDP will use the Account. Your spouse or RDP should not sign this application unless he/she wishes to be obligated on this Loan as a Co-Borrower. If you have a spouse/RDP, you may still apply for individual credit. * Refers to RDP's in a state with RDP laws that provide for community property rights that mirror those of a spouse.
PURPOSE OF LOAN:	
AMOUNT REQUESTED: \$	
<b>IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES) THIS APPLICATION MAY BE USED TO APPLY FOR ANY OF THE FOLLOWING:</b> VISA Applicants See Page 2 of this Application for "Important VISA Disclosure Information"	<b>CREDIT INSURANCE - STATEMENT OF INTENT - Check coverages desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.</b>
<input type="checkbox"/> AUTO LOAN <input type="checkbox"/> LINE OF CREDIT <input type="checkbox"/> OVERDRAFT <input type="checkbox"/> VISA CARD <input type="checkbox"/> VISA SECURED CARD <input type="checkbox"/> OTHER:	<input type="checkbox"/> Single Credit Life Ins. <input type="checkbox"/> Joint Credit Life Ins. <input type="checkbox"/> Single Life & Credit Disability Ins. <input type="checkbox"/> I do not want Credit Ins.

BORROWER INFORMATION			
FIRST NAME	INITIAL	LAST NAME (JR./SR.)	DATE OF BIRTH
SOCIAL SECURITY NO.	DRIVERS LICENSE NO. & ST.	HOME PHONE	
CELL PHONE	E-MAIL		
PRESENT ADDRESS	APT. NO.	<input type="checkbox"/> RENT <input type="checkbox"/> OWN	
CITY	STATE	ZIP	HOW LONG?
PREVIOUS ADDRESS	APT. NO.	<input type="checkbox"/> RENT <input type="checkbox"/> OWN	
CITY	STATE	ZIP	HOW LONG?

CO-BORROWER <input type="checkbox"/> Spouse/RDP <input type="checkbox"/> Other			
FIRST NAME	INITIAL	LAST NAME (JR./SR.)	DATE OF BIRTH
SOCIAL SECURITY NO.	DRIVERS LICENSE NO. & ST.	HOME PHONE	
CELL PHONE	E-MAIL		
PRESENT ADDRESS	APT. NO.	<input type="checkbox"/> RENT <input type="checkbox"/> OWN	
CITY	STATE	ZIP	HOW LONG?
PREVIOUS ADDRESS	APT. NO.	<input type="checkbox"/> RENT <input type="checkbox"/> OWN	
CITY	STATE	ZIP	HOW LONG?

EMPLOYMENT INFORMATION			
EMPLOYER			FROM
ADDRESS			
PHONE	YOUR TITLE	<input type="checkbox"/> PART TIME <input type="checkbox"/> FULL TIME	
PREVIOUS EMPLOYER	FROM	TO	
ADDRESS			

CO-BORROWER			
EMPLOYER			FROM
ADDRESS			
PHONE	YOUR TITLE	<input type="checkbox"/> PART TIME <input type="checkbox"/> FULL TIME	
PREVIOUS EMPLOYER	FROM	TO	
ADDRESS			

INCOME INFORMATION	
<i>Note: Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.</i>	
GROSS MONTHLY INCOME FROM EMPLOYMENT	\$
OTHER	\$
OTHER	\$
OTHER	\$
Is any of this income to be reduced or interrupted before credit request is paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain for how long and amount involved on separate sheet.	

CO-BORROWER	
<i>Note: Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.</i>	
GROSS MONTHLY INCOME FROM EMPLOYMENT	\$
OTHER	\$
OTHER	\$
OTHER	\$
Is any of this income to be reduced or interrupted before credit request is paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain for how long and amount involved on separate sheet.	

REFERENCES <i>List the names, addresses and phone numbers of 2 relatives not living with you, and 1 other reference who has known you for 2 years or more.</i>			
Name	Address	Phone	Relationship

ASSETS <i>(Deposit Accounts)</i>			
Account Type	Name & Address of Financial Institution	Acct. Bal.	Acct. No.

DEBTS			
Creditor Name & Address	Acct. No.	Balance Due	Mo. Payment
<input type="checkbox"/> MONTHLY RENT OR <input type="checkbox"/> MORTGAGE			
2ND MORTGAGOR			
<i>List all debts and obligations including installment accounts, debts to other financial institutions, department stores, credit cards, support payments, medical bills, etc. Attach a separate sheet, if necessary.</i>			
Creditor Name & Address	Acct. No.	Balance Due	Mo. Payment

SIGNATURES	
<b>X</b> _____ Signature of Borrower	<b>X</b> _____ Signature of Co-Borrower (including spouse applying for credit)
Date _____	Date _____

Under penalty of perjury, I certify that (i) all information given on this application is true and complete and is given for the purpose of requesting a loan; and (ii) that, other than those I have stated on this application, I have no other outstanding indebtedness, either as a maker, co-maker, or guarantor. I authorize any person, association, or corporation to furnish on request of this credit union, information concerning me or my affairs.  
I authorize the credit union to contact and inquire of my references and my employer(s) present, past and future; and to obtain consumer credit reports about me. I also authorize the credit union to furnish information concerning my account to credit reporting agencies. I understand that you may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report.  
The credit union may retain this application, whether or not credit is granted.

**BORROWERS PLEASE NOTE:** Federal law says that whoever knowingly and willfully makes a false statement, or overvalues any land, property or security, for the purpose of influencing a credit union, in connection with a loan is subject to a fine of up to \$5,000, or imprisonment for up to two years, or both

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT UNDER THE USA PATRIOT ACT OF 2001**  
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 a form of identification with your photograph or other identifying documents..

<b>LOAN OFFICER'S/ CREDIT COMMITTEE'S APPROVAL:</b>	Signature: _____	Date _____
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# Important VISA Disclosure Information

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	VISA: <b>8.95%</b> to <b>20.95%</b> , based on your credit worthiness VISA Share Secured: <b>8.95%</b> to <b>20.95%</b> , based on your credit worthiness
<b>APR for Balance Transfers</b>	VISA: 8.95% to 20.95%, based on your credit worthiness VISA Share Secured: 8.95% to 20.95%, based on your credit worthiness
<b>APR for Cash Advances</b>	VISA: 8.95% to 20.95%, based on your credit worthiness VISA Share Secured: 8.95% to 20.95%, based on your credit worthiness
<b>Penalty APR and When it Applies</b>	VISA: 21.95% VISA Share Secured: 21.95%  This APR may be applied to your account if you: <ol style="list-style-type: none"> <li>1) Make a late payment;</li> <li>2) Go over your credit limit</li> <li>3) Make a payment that is returned; or</li> <li>4) Do any of the above on another account that you have with us.</li> </ol> How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
<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>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	<b>None</b>
• <b>Cash Advance</b>	Either <b>\$5.00</b> or <b>2%</b> of the amount of each cash advance, whichever is greater
• <b>Foreign Transaction</b>	<b>1%</b> of each transaction in U.S. dollars (transactions made in foreign currency) <b>.8%</b> of each transaction in U.S. dollars (transactions made in foreign currency, billed in U.S. dollars)
<b>Penalty Fees</b>	
• <b>Late Payment</b>	<b>\$15.00</b>
• <b>Over-the-Credit Limit</b>	<b>None</b>
• <b>Returned Payment</b>	<b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. The information about the costs of the cards described in this application is accurate as of August 1, 2010. This information may have changed after that date. To find out what may have changed, call us at (818) 238-2950 or write to us at 1020 W. Olive Ave., Burbank, CA 91506.