

Consumer Loan Application

Married Applicants: May apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),

2. your spouse will use the account, or

3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you were relying.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

____ Initial here if you intend to apply for joint credit.

☐ Account/Loan For: ☐ Individual ☐ Joint
(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$

Loan Purpose:

Loan Product:

Repayment: ☐ Payroll Deduction ☐ Cash/Payment Coupon ☐ Automatic Payment

☐ Credit Card Account For: ☐ Individual ☐ Joint

Credit Card Type:

Credit Limit Requested \$

If Authorized User, Name:

PAYMENT PROTECTION

Are you interested in having your loan protected? ☐ Yes ☐ No

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT

NAME

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

EMAIL ADDRESS

BIRTH DATE

HOME PHONE

CELL PHONE

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

NAME AND ADDRESS OF EMPLOYER

PROFESSION/JOB TITLE

START DATE

WORK PHONE

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

MONTHLY GROSS INCOME

\$ _____

OTHER MONTHLY INCOME

\$ _____

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE

ENDING DATE

CO-APPLICANT

NAME

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

EMAIL ADDRESS

BIRTH DATE

HOME PHONE

CELL PHONE

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

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MONTHLY GROSS INCOME

\$ _____

OTHER MONTHLY INCOME

\$ _____

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE

ENDING DATE



10402041-AXX12-C-1-111914

IMPORTANT VISA DISCLOSURE INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances:	<p>VISA Platinum: 11.96%*</p> <p>VISA Classic: 13.96%* to 14.96%*, based on your credit worthiness</p>
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>1% of each international transaction requiring currency conversion to U.S. dollars 0.8% of international transactions without currency conversion</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>\$25.00</p> <p>None</p> <p>up to \$20.00</p>

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 March 1, 2013. This information may have changed after that date. To find out what may have changed, call us at (800) 894-1200 or write to us at P.O. Box 6015, Pasadena, CA 91102-6015.

* This rate is non-variable, non-fixed, and not introductory. Rates may change in June and December upon written notice as provided by law.