

# LOAN REQUEST

Complete, print and sign. Submit to any CEFCU office location.

**AMOUNT REQUESTED: \$** \_\_\_\_\_

## 1 READ & COMPLETE

Please print in ink or type.

Please  the services you are applying for.

**Marital Status:**  Married  Unmarried  Separated Number of Dependents: \_\_\_\_\_  
 Married Applicants may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying.

**Individual Credit:** Complete **Applicant** section. Complete **Co-Applicant, Spouse** section:  
 (1) about your spouse if you live in a community property state (AK,AZ, CA, ID, LA, NM, NV,TX,WA,WI) or (2) if your spouse will use the Account or you are relying on your spouse's income as a basis for repayment. Please check box to indicate whom the information is about.

**Joint Credit:** Provide information about both of you by completing **Applicant** and **Co-Applicant** sections.

**Auto**  **New**  **Pre-Owned** Amt. Down: \$ \_\_\_\_\_ Term Requested: \_\_\_\_\_ mos.  
 **Boat**  **New**  **Pre-Owned** Amt. Down: \$ \_\_\_\_\_ Term Requested: \_\_\_\_\_ mos.  
 **RV/Motorhome**  **New**  **Pre-Owned** Amt. Down: \$ \_\_\_\_\_ Term Requested: \_\_\_\_\_ mos.  
 **Motorcycle**  **New**  **Pre-Owned** Amt. Down: \$ \_\_\_\_\_ Term Requested: \_\_\_\_\_ mos.  
 **Share Secured** \$ \_\_\_\_\_ LIMIT REQUESTED

**UNSECURED CREDIT:**  
 **MasterCard Credit Card**  
 **Personal Line of Credit**  
 **Personal Term Loan**  
**PURPOSE:** \_\_\_\_\_

## 2 MASTERCARD APPLICANTS ONLY

If you are applying for a MasterCard account and wish to have two (2) or more cards issued, check the appropriate box(es) below.

Please issue an additional card (with the same MasterCard number as mine) in the name of the co-applicant who completed and signed the application. (S)he is a member of the Credit Union and his/her account # is \_\_\_\_\_, which complies with Federal Credit Union regulations.

Please issue an additional card in the name of \_\_\_\_\_ (name of authorized user). I will authorize him/her to use it and I accept full responsibility for all charges and/or cash advances just as though I made them.

## 3 APPLICANT INFORMATION

**APPLICANT** Please print in ink or type.

Name (Last, First, Initial) \_\_\_\_\_

E-mail Address \_\_\_\_\_

Account Number \_\_\_\_\_ Social Security Number \_\_\_\_\_ Birth Date \_\_\_\_\_  
 ( ) ( ) ( )

Home Phone \_\_\_\_\_ Business Phone/Ext. \_\_\_\_\_

Present Address \_\_\_\_\_  Own  Rent

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years at this address \_\_\_\_\_

**CO-APPLICANT**  **SPOUSE** Use "SAA" if information is "Same As Applicant"

Name (Last, First, Initial) \_\_\_\_\_

E-mail Address \_\_\_\_\_

Account Number \_\_\_\_\_ Social Security Number \_\_\_\_\_ Birth Date \_\_\_\_\_  
 ( ) ( ) ( )

Home Phone \_\_\_\_\_ Business Phone/Ext. \_\_\_\_\_

Present Address \_\_\_\_\_  Own  Rent

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years at this address \_\_\_\_\_

## 4 EMPLOYMENT INFORMATION

Verification of income may be required.

Name of employer \_\_\_\_\_ Hire Date \_\_\_\_\_

If self-employed, type of business \_\_\_\_\_

Gross employment income \_\_\_\_\_ Other income \_\_\_\_\_ per \_\_\_\_\_  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_ Source \_\_\_\_\_

Notice: Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered

Name of employer \_\_\_\_\_ Hire Date \_\_\_\_\_

If self-employed, type of business \_\_\_\_\_

Gross employment income \_\_\_\_\_ Other income \_\_\_\_\_ per \_\_\_\_\_  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_ Source \_\_\_\_\_

Notice: Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered

## 5 HOUSING EXPENSE

Applicant		Creditor	Present Balance	Monthly Payment
Co-Applicant				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Rent/Student Housing <input type="checkbox"/> Mortgage <small>(Include Tax &amp; Insurance)</small>		

## 6 SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. 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 understand that the Credit Union will rely on the information in this application and your credit report to make its decision. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

**X** \_\_\_\_\_  
 Applicant's Signature Date

**X** \_\_\_\_\_  
 Co-Applicant's Signature Date

# PLATINUM MASTERCARD® CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, Cash Advances, and Convenience Checks</b>	<b>11.00%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty (APR) and When It Applies</b>	<b>NONE</b>
<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. Interest accrues on cash advances, balance transfers, and convenience checks on the transaction date.
<b>Minimum Interest Charge</b>	<b>NONE</b>
<b>For Credit Card Tips from the Bureau of Consumer Financial Protection</b>	To learn more about shopping for and using credit cards, visit the Bureau of Consumer Financial Protection's website at: <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>
Fees	
<b>Annual Fee</b>	<b>NONE</b>
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	<b>NONE</b> <b>NONE</b> <b>1.00% of each transaction, in U.S. dollars.</b>
<b>Penalty Fees</b> • Late Payment • Over-the-Limit • Returned Payment	<b>\$10.00</b> if payment is received more than 10 days after its due date. <b>NONE</b> <b>\$20.00</b>
<b>Other Fees</b> • Card Replacement • Card Replacement Rush • Emergency Card Replacement • Pay-by-Phone • Statement Copy Fee • Document Copy Fee	<b>\$10.00</b> <b>\$35.00</b> <b>\$35.00</b> <b>\$5.00</b> <b>\$5.00</b> (First three statement copies are free) <b>\$10.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

For California Borrowers, the Platinum Mastercard is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

All credit subject to approval.

Effective 10/20/2018