



### Loan Application

I'd like to apply for:

- Auto Loan** Amount Requested: \$ \_\_\_\_\_
- Visa Platinum Rewards** Credit Limit Requested: \$ \_\_\_\_\_
- Visa Platinum Rewards Starter** Credit Limit Requested: \$ \_\_\_\_\_

Name \_\_\_\_\_ Account Number \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Email Address \_\_\_\_\_ Cell Phone \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Rent/Mortgage Payment \$ \_\_\_\_\_ Length of Residence \_\_\_\_ years \_\_\_\_ months

Employer \_\_\_\_\_ Position \_\_\_\_\_

Length of Employment \_\_\_\_ years \_\_\_\_ months Salary/Commission \_\_\_\_\_

Other Income\* \$ \_\_\_\_\_ Source\* \_\_\_\_\_

Note: Married applicants can apply for individual credit. If you are married and applying for individual credit, pursuant to applicable law, the credit union reserves the right to request additional information about your non-applicant spouse if you reside in a community property state.

\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

**Credit Application Agreement**

“I”, “me”, and “my” mean each and all of the applicants indicated on the application. By submitting this loan application, I agree that the credit union may disburse the loan proceeds to my credit union account(s) or to third parties. I certify that the information I am supplying on the application is current, and I will notify the credit union in writing immediately if there is any change. I grant the credit union permission to gather credit and employment information whether or not credit is granted and the credit union can give information concerning its credit experience with me to others.

\_\_\_\_\_  
Member Signature Date

## Visa Platinum Rewards/Platinum Rewards Starter

Interest Rates and Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.75% to 13.75%</b> when you open your account, based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>8.75% to 13.75%</b> when you open your account, based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>8.75% to 13.75%</b> when you open your account, based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	No penalty rate.
<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 interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

Fees	
<b>Annual Fee</b> Platinum Rewards/ Platinum Rewards Starter	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>\$0</b> <b>\$0</b> <b>\$0</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Returned Payment</li> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> </ul>	Up to <b>\$25</b> Up to <b>\$10</b> <b>\$0</b>

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

### ADDITIONAL DISCLOSURES AND TERMS AND CONDITIONS

**How we will determine your rate:** Your APR will be determined by adding a margin to the Prime Rate. The margin will range between 4.00% and 9.00%, based on your creditworthiness. **Accuracy of Information:** Products, services, rates, fees and terms provided are accurate as of March 1, 2020 and are subject to change at any time. Call (888) 858-6878 for the most current information.