



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	
Annual Percentage Rate (APR) for Purchases	8.90% to 13.90% when you open your account, based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	8.90% to 13.90% when you open your account, based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	8.90% to 13.90% when you open your account, based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	No penalty rate.
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 interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
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 Platinum Rewards/ Platinum Rewards Starter	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	\$0 \$0 0.80% of each foreign transaction in U.S. dollars or 1.0% of each foreign transaction in a foreign currency
Penalty Fees <ul style="list-style-type: none"> • Returned Payment • Late Payment • Over-the-Credit Limit 	Up to \$25 Up to \$10 \$0

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. **Minimum APR:** Minimum APRs have been established that will range between 8.90% APR and 13.90% APR, based on your creditworthiness. **Accuracy of Information:** Products, services, rates, fees and terms provided are accurate as of November 8, 2018 and are subject to change at any time. Call (888) 858-6878 for the most current information.