



P.O. Box 5268, Compton, CA 90244-5268  
 325 S. Santa Fe Avenue, Compton, CA 90221  
 310.638.5147 • FAX 310.638.8650  
 loandep@midcitiescu.org • www.midcitiescu.org

# CREDIT LINE ACCOUNT AND LOAN APPLICATION

ACCOUNT NUMBER – APPLICANT	ACCOUNT NUMBER – CO-APPLICANT	DATE
----------------------------	-------------------------------	------

<b>Applicant Information</b> PRINT OR TYPE ALL INFORMATION <b>1. If You live in a community property state, are You:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Includes Single, Divorced and Widowed) <b>2. Married applicants can apply for individual credit.</b> Indicate if You would like: <input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit with Your Spouse/Co-Applicant <b>3. Method of Payment:</b> <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Automatic Share Transfer <input type="checkbox"/> Cash Payment	<b>Spouse/Co-Applicant Information</b> <b>4. Complete Spouse/Co-Applicant Information only if:</b> a. This is for joint credit with Your Spouse or other Co-Applicant; b. Your Spouse will use Your Account; c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (or Puerto Rico). <b>5. Definitions:</b> Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.
--	--

<b>Type of Credit Applied For</b>	<input type="checkbox"/> Purpose _____
<input type="checkbox"/> Secured VISA Platinum	<input type="checkbox"/> VISA Platinum
<input type="checkbox"/> Vehicle Loan	<input type="checkbox"/> Personal Loan
<input type="checkbox"/> Line Of Credit	<input type="checkbox"/> Debt Consolidation Loan
Amount/Limit Desired: \$ _____	<input type="checkbox"/> Other _____

**Please refer to the Important Credit Card Disclosures located on Page 2 for rate, fee and cost information.**

**APPLICANT**    **GUARANTOR**

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NUMBER		BIRTHDATE
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE
CITY	STATE	ZIP
EMAIL ADDRESS		
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)		YEARS THERE
<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE	PHONE #	NO. OF DEP.   AGES OF DEPENDENTS
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP
ADDRESS		PHONE #
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP
ADDRESS		PHONE #

**SPOUSE/CO-APPLICANT**

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NUMBER		BIRTHDATE
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE
CITY	STATE	ZIP
EMAIL ADDRESS		
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)		YEARS THERE
<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE	PHONE #	NO. OF DEP.   AGES OF DEPENDENTS
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP
ADDRESS		PHONE #
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP
ADDRESS		PHONE #

**EMPLOYMENT AND INCOME** If self-employed, attach income tax returns. (financial statement may be required)

CURRENT EMPLOYER (INCLUDE DEPT. IF APPLICABLE)		EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP (WORK LOCATION IF APPLICABLE)		SUPERVISOR'S NAME
WORK TELEPHONE	EXT.	POSITION
FORMER EMPLOYER (IF LESS THAN 2 YRS)		YEARS THERE
POSITION		MO. GROSS INCOME

CURRENT EMPLOYER (INCLUDE DEPT. IF APPLICABLE)		EMPLOYMENT DATE
ADDRESS/CITY/STATE (WORK LOCATION IF APPLICABLE)		SUPERVISOR'S NAME
WORK TELEPHONE	EXT.	POSITION
FORMER EMPLOYER (IF LESS THAN 2 YRS)		YEARS THERE
POSITION		MO. GROSS INCOME

**OTHER INCOME** You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.

TYPE OF OTHER INCOME	MONTHLY AMOUNT
----------------------	----------------

TYPE OF OTHER INCOME	MONTHLY AMOUNT
----------------------	----------------

Please answer the following questions. If a yes answer is given, explain on attached sheet.	A		C		Please Check: A=Applicant/Co-Signer/Guarantor C=Co-Applicant	A		C	
	YES	NO	YES	NO		YES	NO	YES	NO
1. Have You filed a petition for bankruptcy in the last 10 years?									
2. Have You ever had any auto, furniture or property repossessed?					5. Have You any suits pending, judgments filed, alimony or support awards against You?				
3. Are You a co-maker or co-signer on any loan? For Whom _____ Amount \$ _____					6. Have You any Obligations not listed?				
4. Have You ever had credit in any other name? What name _____					7. Do You have any past due bills?				
					8. Is any income You have listed likely to reduce in the next 2 years?				

## SIGNATURES

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Credit Line Account Program, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement And Disclosure. You acknowledge receiving a copy of that Agreement prior to the time of Your first advance, and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **By signing below, You grant and consent to a lien on Your shares with Us (except those deposits established under a governmental approved tax deferral plan such as IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid credit card balance, and/or Personal Line of Credit balance created through the use of Your automated teller machine (ATM) card or debit card.**

You hereby acknowledge Your intent to apply for joint credit \_\_\_\_\_  
 Applicant's Initials                      Co-Applicant's Initials

  X   \_\_\_\_\_                        X   \_\_\_\_\_  
 Signature of Applicant/Guarantor                      Date                      Signature of Spouse/Co-Applicant                      Date

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of \_\_\_\_\_. You can call Us at (800) 808-7230 or write Us at P.O. Box 5268, Compton, CA 90224-5268 to inquire if any changes have occurred since the effective date.

### Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) For Purchases</b>	Secured VISA Platinum: _____%	VISA Platinum: _____%
<b>APR For Balance Transfers</b>	Secured VISA Platinum: _____%	VISA Platinum: _____%
<b>APR For Cash Advances</b>	Secured VISA Platinum: _____%	VISA Platinum: _____%
<b>How to Avoid Paying Interest On Purchases</b>	Your due date will be at least 24 days after the statement closing date. We will not charge You interest on purchases if You pay Your entire balance owed by the payment due date each month.	
<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>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<b>3.00%</b> of each advance ( <b>\$5.00</b> minimum) <b>1.00%</b> of each foreign currency transaction in U.S. dollars <b>1.00%</b> of each U.S. dollar transaction that occurs in a foreign country
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Returned Payment</li> <li>Late Payment</li> </ul>	Up to <b>\$30.00</b> Up to <b>\$7.00</b>

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