

CREDIT REQUEST

Applicant having borrowing privilege may, if married, apply for an individual account.

THIS ACCOUNT WILL BE: Individual Credit Joint Credit With Spouse

(For joint credit you must initial on the back panel) Joint Credit with Someone else

PAYMENT METHOD: (choose one) Payroll Deduction Cash Pay Transfer From: Savings or Checking

I REQUEST A LOAN FOR: AMOUNT/LIMIT

| | | | |
|--|----------|---|----------|
| <input type="checkbox"/> Closed End Signature Loan | \$ _____ | <input type="checkbox"/> Share Secured | \$ _____ |
| <input type="checkbox"/> Line Of Credit | \$ _____ | <input type="checkbox"/> Home Equity Line | \$ _____ |
| <input type="checkbox"/> Vehicle Loan* | \$ _____ | <input type="checkbox"/> Other _____ | \$ _____ |

VISA Please see VISA disclosure for important information regarding rates, fees, and other charges. (VISA applicants must complete Agreement of Pledge of Shares.)

Purpose/Reason _____

OPTIONAL INSURANCE

NOTE: INSURANCE OPTIONS ARE NOT REQUIRED TO OBTAIN CREDIT UNDER THIS PLAN AND WILL BE INCLUDED ONLY IF REQUESTED BY THE APPLICANT. CHECK FOR REQUESTED COVERAGE. DISCLOSURES WILL BE FURNISHED PRIOR TO FUNDING.

CREDIT INSURANCE OPTIONS: Credit Disability Insurance I do not request Credit Insurance
 Joint Credit Life Insurance Single Credit Life Insurance

OTHER INSURANCE OPTIONS: GAP (Guaranteed Auto Protection) I Do Not Request Gap Insurance
 Check For Additional Information /Quote
 MBI (Mechanical Breakdown Insurance) I Do Not Request MBI Insurance
 Check For Additional Information /Quote

Complete Spouse/Co-Applicant section if: (1) this is to be a joint account with your spouse, (2) your spouse will use this account, (3) you live in a community property state or (4) you are relying on your spouse's income in applying for this account. This section must also be completed about your co-applicant if this is for a joint account with someone other than your spouse.

APPLICANT

Acct No. _____ Soc. Sec. No. _____ Date of Birth _____
 Name (Last, First, M.I.) _____ Phone _____
 Present Address _____ City _____ State _____ Zip _____

MARITAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account. Married Separated Unmarried

EMPLOYMENT INCOME

Employer _____ Phone _____ Gross Mo. Salary _____
 Address _____ City _____ State _____ Zip _____
 Position/Type of Work _____ Start Date _____ No. of years in this line of work _____

Any type of other income _____
You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

OUTSTANDING DEBTS

MORTGAGE OR MONTHLY RENT Monthly Payment _____ Balance _____
 Who do you pay rent or mortgage to? _____ Phone _____
 ADDITIONAL LOANS ON YOUR HOME Total Mo. Payment _____ Balance _____
 Who do you pay rent or mortgage to? _____ Phone _____

PERSONAL REFERENCE (Not Co-Applicant)

Nearest Relative (not living with you) _____ Relationship _____
 Address _____ Phone _____
 Relative (not living with you) _____ Relationship _____
 Address _____ Phone _____
 Borrower Signature _____ Date _____

SIGNATURES

The credit union may retain this application, whether or not credit is granted.

Borrower Signature _____ Date _____

Borrowers please note: Federal law says that whoever knowingly and willfully makes a false statement, or overvalues any land, property or security, for the purpose of influencing a credit union, in connection with a loan is subject to a fine of up to \$5,000.00, or imprisonment for up to two years or both. All loans are subject to credit approval. Line of credit loans are subject to the Terms and conditions in the loan agreement and disclosure, which are incorporated by this reference.

SPOUSE/CO-APPLICANT

Acct No. _____ Soc. Sec. No. _____ Date of Birth _____
 Name (Last, First, M.I.) _____ Phone _____
 Present Address _____ City _____ State _____ Zip _____

MARITAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account. Married Separated Unmarried

EMPLOYMENT INCOME

Employer _____ Phone _____ Gross Mo. Salary _____
 Address _____ City _____ State _____ Zip _____
 Position/Type of Work _____ Start Date _____ No. of years in this line of work _____
 Any type of other income _____

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

OUTSTANDING DEBTS

MORTGAGE OR MONTHLY RENT Monthly Payment _____ Balance _____
 Who do you pay rent or mortgage to? _____ Phone _____
 ADDITIONAL LOANS ON YOUR HOME Total Mo. Payment _____ Balance _____
 Who do you pay rent or mortgage to? _____ Phone _____

PERSONAL REFERENCE (Not Co-Applicant)

Nearest Relative (not living with you) _____ Relationship _____
 Address _____ Phone _____
 Relative (not living with you) _____ Relationship _____
 Address _____ Phone _____

SIGNATURES

The credit union may retain this application, whether or not credit is granted.

Co-Borrower Signature _____ Date _____

(including spouse applying for credit)

ACKNOWLEDGEMENT OF PLEDGE OF SHARES

BY REQUESTING AND RECEIVING, SIGNING AND USING, OR PERMITTING OTHERS TO USE A VISA CREDIT CARD ISSUED TO YOU BY MID CITIES CREDIT UNION, YOU AGREE, AS CARDHOLDER, TO THE TERMS OF THE VISA CREDIT CARD AGREEMENT AND DISCLOSURE, AND YOU FURTHER ACKNOWLEDGE AND AGREE THAT THE VISA CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT CONTAINS THE FOLLOWING PROVISION:

PLEDGE OF SHARE ACCOUNT(S) - NOTE: If you have agreed to a Pledge of Shares, you pledge to us and grant a security interest in all individual and joint accounts you have with us now and in the future, to secure your VISA Credit Card Account and all payment, interest, late charges, costs of expenses due hereunder. You authorize us to apply the balance in these account(s) to pay any amounts due under this Agreement if you should default. This pledge of shares does not apply to shares held in IRA Account.

THIS MEANS THAT IF YOU ARE IN DEFAULT UNDER THE TERMS OF THE VISA PROGRAM, WE MAY EXERCISE OUR RIGHTS AS A SECURED PARTY TO APPLY ANY FUNDS YOU HAVE ON DEPOSIT WITH US TO SATISFY YOUR INDEBTEDNESS. THE STATE OF CALIFORNIA REQUIRES US TO NOTIFY YOU THAT IF NO ACTIVITY OCCURS IN THE ACCOUNT WITHIN THE TIME PERIOD SPECIFIED BY STATE LAW THE ACCOUNT MAY BE TRANSFERRED TO THE STATE.

NOTICE: This acknowledgment must be signed by you and returned to the Credit Union.

Member Signature _____ Date _____

Co-Applicant Signature _____ Date _____

AGREEMENT

"You" and "Your" mean each and all of the applicants signing on reverse. 1. You certify the accuracy of the information given in this application and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a violation of Section 1014, Title 18, U.S. Code, to make a false statement or overvalue security for the purpose of influencing the action of any federally insured Credit Union. 2. You authorize the Credit Union to gather whatever credit and employment information it considers appropriate from time to time (you understand that this will assist, for example, in determining your eligibility for renewal of credit and additional extensions of credit). You authorize the Credit Union to give information concerning your credit experience with us to others. You understand and agree that the Credit Union may retain this application and any other credit information the Credit Union may receive and that you waive your right to confidentiality of your records with the California Department of Motor Vehicles (DMV) and authorize the Credit Union to obtain such information from the DMV. 3. You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable Mid Cities Credit Union Agreement entitled: A) Open-End Credit Plan, Disclosures, Credit Agreement, and Security Agreement, or B) Closed-End Note, Disclosure, Loan and Security Agreement, (which will be given to you if your application is approved and before the first transaction is made). By providing your email address you are giving Mid Cities Credit Union permission to contact you by email. You may opt out of receiving email at any time by contacting the Credit Union by phone, email, or in person.

