

UNITED CATHOLICS FEDERAL CREDIT UNION

ALL PURPOSE LOAN APPLICATION

CHECK THE BOX INDICATING THE TYPE OF CREDIT YOU ARE APPLYING FOR (FOR JOINT CREDIT YOU MUST INITIAL BELOW):

ACCOUNT NO. _____

INDIVIDUAL ACCOUNT JOINT ACCOUNT

NOTICE:

(1) If you have a spouse or registered domestic partner ("RDP"), you must complete CO-APPLICANT section about your spouse or RDP if:

- (a) You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI); or
- (b) The property used to secure the loan is located in a community property state; or
- (c) Your spouse or RDP will use the Account.

Your spouse or RDP should not sign this application unless he/she wishes to be obligated on this Loan as a Co-Borrower. If you have a spouse/RDP, you may still apply for individual credit.

(2) If you are under 21 years of age, and are applying for a credit card, you must either:

- (a) Provide proof of your ability to make the required payments; or
- (b) Complete the CO-APPLICANT section and obtain the signature of a co-signer or joint applicant who is at least 21 years of age and has the means to repay the debt and agrees to joint liability

* Refers to RDP's in a state with RDP laws that provide for community property rights that mirror those of a spouse.

INITIAL ADVANCE / LIMIT REQUESTED \$ _____

PURPOSE _____

LINE OF CREDIT (INCLUDES OVERDRAFT PROTECTION) UNSECURED LOAN NEW AUTO LOAN USED AUTO LOAN RV / BOAT / MOTORCYCLE

SHARE / CERTIFICATE SECURED OTHER _____ VISA CLASSIC VISA REWARDS VISA SECURED New Card Increase Credit Limit to \$ _____

I WOULD LIKE CARDS ISSUED IN THE NAME OF: APPLICANT ONLY APPLICANT & SPOUSE / RDP / CO-APPLICANT

VISA APPLICANTS: SEE SECTION I ON SHEET 2 FOR VISA IMPORTANT DISCLOSURE INFORMATION ABOUT RATES, FEES, AND OTHER COST INFORMATION
VISA SECURED CARD APPLICANTS MUST COMPLETE "ACKNOWLEDGEMENT OF PLEDGE OF SHARES" IN SECTION III ON SHEET 2

APPLICANT

PERSONAL INFORMATION

DRIVERS LICENSE NO. _____ STATE _____ ISSUE DATE _____ EXPIRATION DATE _____

SOCIAL SECURITY NO. _____ U.S. CITIZEN RESIDENT ALIEN

FIRST NAME _____ INITIAL _____ LAST NAME (JR./SR.) _____

CURRENT STREET ADDRESS _____ APT NO. _____ YEARS _____ MOS _____

CITY _____ STATE _____ ZIP _____

DATE OF BIRTH _____ HOME PHONE (_____) _____ NO. OF DEPENDENTS (INCLUDING YOURSELF) _____

CELL PHONE (_____) _____ E-MAIL _____

EMPLOYMENT INCOME Attach copies of current paystubs

PRESENT EMPLOYER _____ GROSS MONTHLY SALARY \$ _____

DEPARTMENT _____ POSITION _____ YRS. MOS. _____ WORK PHONE NO. - EXT (_____) _____

PRESENT EMPLOYER ADDRESS _____

PREVIOUS EMPLOYER _____

PREVIOUS EMPLOYER ADDRESS _____

BUSINESS PHONE (_____) _____ POSITION _____ YEARS EMPLOYED _____

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

LIST ANY TYPE OF OTHER INCOME AMOUNT _____ GROSS MONTHLY _____

OUTSTANDING DEBTS

MORTGAGE RENT MONTHLY PAYMENT / RENT \$ _____ BALANCE \$ _____ MARKET VALUE \$ _____

ALL OTHER DEBT _____ TOTAL MONTHLY PAYMENTS \$ _____ TOTAL BALANCE \$ _____

DO YOU HAVE A: BANKRUPTCY COLLECTION ACCOUNT PAST DUE ACCOUNTS JUDGEMENTS TAX LIENS CREDIT IN ANY OTHER NAME _____

MUST FURNISH WRITTEN EXPLANATION OR DOCUMENTATION.

PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU) _____ RELATIONSHIP _____

ADDRESS _____ PHONE (_____) _____

CO-APPLICANT SPOUSE/RDP OTHER

PERSONAL INFORMATION

DRIVERS LICENSE NO. _____ STATE _____ ISSUE DATE _____ EXPIRATION DATE _____

SOCIAL SECURITY NO. _____ U.S. CITIZEN RESIDENT ALIEN

FIRST NAME _____ INITIAL _____ LAST NAME (JR./SR.) _____

CURRENT STREET ADDRESS _____ APT NO. _____ YEARS _____ MOS _____

CITY _____ STATE _____ ZIP _____

DATE OF BIRTH _____ HOME PHONE (_____) _____ NO. OF DEPENDENTS (INCLUDING YOURSELF) _____

CELL PHONE (_____) _____ E-MAIL _____

EMPLOYMENT INCOME Attach copies of current paystubs

PRESENT EMPLOYER _____ GROSS MONTHLY SALARY \$ _____

DEPARTMENT _____ POSITION _____ YRS. MOS. _____ WORK PHONE NO. - EXT (_____) _____

PRESENT EMPLOYER ADDRESS _____

PREVIOUS EMPLOYER _____

PREVIOUS EMPLOYER ADDRESS _____

BUSINESS PHONE (_____) _____ POSITION _____ YEARS EMPLOYED _____

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

LIST ANY TYPE OF OTHER INCOME AMOUNT _____ GROSS MONTHLY _____

OUTSTANDING DEBTS

MORTGAGE RENT MONTHLY PAYMENT / RENT \$ _____ BALANCE \$ _____ MARKET VALUE \$ _____

ALL OTHER DEBT _____ TOTAL MONTHLY PAYMENTS \$ _____ TOTAL BALANCE \$ _____

DO YOU HAVE A: BANKRUPTCY COLLECTION ACCOUNT PAST DUE ACCOUNTS JUDGEMENTS TAX LIENS CREDIT IN ANY OTHER NAME _____

MUST FURNISH WRITTEN EXPLANATION OR DOCUMENTATION.

PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU) _____ RELATIONSHIP _____

ADDRESS _____ PHONE (_____) _____

SIGNATURES

By signing below or by using the VISA credit card account I acknowledge that I have read and agree to be bound by the Agreement in Section II on Sheet 2.

* We intended to apply for joint credit if indicated above.

Applicant Initials _____ Co-Applicant Initials _____

X
Applicant Signature _____

Date _____

X
Spouse/RDP/Co-Applicant Signature (if applicable) _____

Date _____

CREDIT UNION USE ONLY

REVIEW DATE _____ LOAN OFFICER _____ APPROVAL AMOUNT \$ _____ ADV. ACTION COMMENTS _____

EOA NOTICE SENT _____ BY _____ NO. OF CARDS _____ LIMIT APPROVED \$ _____ VISA ACCOUNT NUMBER _____

IMPORTANT: ATTACH COPIES OF PAYSTUB(S) FOR EACH APPLICANT HERE

SECTION I: IMPORTANT DISCLOSURE INFORMATION - VISA CARD

Interest Rates and Interest Charges	
APRs for VISA Rewards Accounts:	
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers	8.90% to 15.90%* Based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APRs for Classic VISA Accounts:	
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers	9.80% to 17.80%* Based on your credit worthiness.
APRs for Secured VISA Accounts:	
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers	9.80%
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 any interest on purchases if you pay your entire balance by the due date each month.
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	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	None 2% of the amount of each Cash Advance with a minimum of \$3.00, and up to a maximum of \$25.00 per Cash Advance 1% of each transaction in foreign currency. 0.8% of each transaction in U.S. Dollars.
Penalty Fees • Late Payment • Returned Payment	Up to \$29.00 if the Minimum Payment Due is not paid within 10 days of the Payment Due Date. Up to \$29.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (Including Current Transactions)." The information about the costs of the cards described in this application is accurate as of October 1, 2013. This information may have changed after that date. To find out what may have changed, call us at (855) 203-3059.

SECURED CREDIT CARD NOTICE: If you are issued a secured credit card, the Credit Union will take a security interest in your funds on deposit with the Credit Union.

SECTION II: "AGREEMENT"

"You" and "Your" mean each and all of the applications using the VISA credit card account or signing on Sheet 1.

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.
3. You agree that by using or authorizing another to use the Account, you will be bound by the forms and conditions of the United Catholics Federal Credit Union disclosure entitled: VISA Rewards Credit Card Agreement and Disclosure Statement, which will be given to you if your application is approved and before the first transaction is made.

SECTION III:

Acknowledgement of Pledge of Shares (VISA Secured Applicants Only)
PLEDGE OF SHARES (SPECIFIC)

By signing below, the undersigned, _____, hereby pledges to United Catholics Federal Credit Union a security interest of \$ _____ in your Account number _____ to secure your VISA Secured Account. You understand and agree that you must maintain at least this amount in the account referenced above until your entire credit card balance is repaid and your account is closed. You understand this is a condition of your receiving a VISA Secured Card Account. In the event you default on the VISA Secured Credit Card Agreement, these funds will be applied to the amount owing.

X _____
Signature of Member Date _____

X _____
Spouse/RDP/CO-Applicant's Signature (If Applicable) Date _____

PLEDGE OF SHARES (GENERAL)

By signing below or by utilizing the VISA credit card account you pledge to us and grant us a security interest in all shareholdings (except Individual Retirement Accounts (IRA), Keogh Plan, Social Security/SSI, and as otherwise prohibited by law) now or hereafter on deposit with us (except Individual Retirement Accounts (IRA), Keogh Plan, Social Security/SSI, and as otherwise prohibited by law), to secure your VISA Secured Account. You authorize us to apply these shareholdings to pay any amounts due on the Account or under this Agreement if you should default.

X _____
Signature of Member Date _____

X _____
Spouse/RDP/CO-Applicant's Signature (If Applicable) Date _____