



**People's Community Federal Credit Union**  
 P.O. Box 764  
 Vancouver, Washington 98666  
 (360) 695-5121  
 Fax: (360) 695-3377  
 www.peoplescu.org

**MASTER APPLICATION - MUST BE COMPLETED IN INK**

**NOTICE TO MARRIED APPLICANTS: YOU HAVE THE RIGHT TO APPLY FOR A SEPARATE ACCOUNT IN YOUR NAME.**

**CHECK TYPE OF CREDIT REQUESTED**

- Individual Credit:** Complete sections **A, B, D** and **E** if only the applicant's income is considered for loan approval. Complete sections **A, B, C, D** and **E** (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: AZ, CA, ID, LA, NM, NV, TX, WA, and WI.
- Joint Credit:** Complete sections **A, B, C, D** and **E** if your co-applicant will be contractually liable for repayment of the loan and initial below:  
 We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

Check type of Loan Account and services initially requested.

**Loan Accounts**

- Auto Loan  
 Personal Loan  
 Other Personal Property Secured  
 \_\_\_\_\_

Number of Cards \_\_\_\_\_

- Visa Credit Card \_\_\_\_\_  
 Secured Visa Credit Card \_\_\_\_\_

Name of additional Authorized User, if any: \_\_\_\_\_

Authorized User Date of Birth: \_\_\_\_\_

**SEE PAGE 4 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS**

**EFT & Account Services**

- Visa Debit Card  
 Online Banking  
 Payroll Deduction (complete separate authorization)  
 Direct Deposit (complete separate authorization)

I/WE WOULD LIKE A LOAN OF \$	FOR THE FOLLOWING PURPOSE	SECURITY OFFERED	ACCOUNT NUMBER
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**A. APPLICANT'S PERSONAL INFORMATION**

PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.

MARRIED  
 SEPARATED  UNMARRIED (Single - Divorced - Widowed)

LAST NAME	FIRST NAME	INITIAL	DATE OF BIRTH	SOCIAL SECURITY NO.
PRESENT ADDRESS (Street, City, State, Zip)		HOW LONG?	HOME PHONE NUMBER	AGES OF DEPENDENTS
PREVIOUS ADDRESS (If present address less than two years) (Street, City, State, Zip)		HOW LONG?	DRIVER'S LICENSE NO. AND STATE	

**B. INFORMATION REGARDING APPLICANT**

PRESENT EMPLOYER	EMPLOYER'S ADDRESS (Street, City, State, Zip)	DATE EMPLOYED
OCCUPATION	SUPERVISOR'S NAME	WORK PHONE AND EXT.
PREVIOUS EMPLOYER	ADDRESS (Street, City, State, Zip)	HOW LONG?
REAL ESTATE OWNED AND ADDRESS (include home)	DATE PURCHASED	CURRENT MARKET VALUE
OTHER INCOME NOTICE: Do not list alimony, child support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be required.	SOURCE OF OTHER INCOME	AMOUNT
		\$
		\$

**C. INFORMATION REGARDING  CO-APPLICANT  NON-APPLICANT SPOUSE/OTHER  GUARANTOR**

LAST NAME	FIRST NAME	INITIAL	DATE OF BIRTH	DRIVER'S LICENSE NO. AND STATE	SOCIAL SECURITY NO.
STREET ADDRESS (Street, City, State, Zip)		HOME PHONE NUMBER	OCCUPATION	MONTHLY NET PAY	
				\$	
PRESENT EMPLOYER'S NAME AND ADDRESS (Street, City, State, Zip)			DATE EMPLOYED	WORK PHONE AND EXT.	
OTHER INCOME NOTICE: Do not list alimony, child support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be required.			SOURCE OF OTHER INCOME	AMOUNT	TOTAL MONTHLY INCOME
				\$	\$

**D. FINANCIAL INFORMATION AND REFERENCES**

NAME OF BANK OR OTHER FINANCIAL INSTITUTION (Street, City, State, Zip)			TYPE OF ACCOUNTS		
			<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> LOANS		
NAME OF RELATIVE NOT LIVING WITH YOU	NAME (Last, First, Initial)	PRESENT ADDRESS (Street, City, State, Zip)	PHONE NUMBER	RELATIONSHIP	
PERSONAL REFERENCE NOT RELATED TO APPLICANT	NAME (Last, First, Initial)	PRESENT ADDRESS (Street, City, State, Zip)	PHONE NUMBER		

**CONTINUE APPLICATION ON PAGES 2, 3 AND 4 - SIGN PAGE 3 OF THE APPLICATION BEFORE SUBMITTING**

APPLICANT	E. LIST ALL EXISTING DEBTS OF APPLICANT (AND CO-APPLICANT OR NON-APPLICANT SPOUSE/OTHER IF ANY PART OF SECTION C IS APPLICABLE)				
CO-APPLICANT	NAME AND ADDRESS OF CREDITOR	PURPOSE OR ACCT.#	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
	HOME MORTGAGE OR LANDLORD	<input type="checkbox"/> RENTING <input checked="" type="checkbox"/> BUYING	\$	\$	\$
	CREDIT UNION		\$	\$	\$
	CREDIT CARD		\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
	AUTOMOBILE LOANS	AUTOMOBILE MAKE, MODEL AND YEAR		\$	\$
	1.			\$	\$
	2.			\$	\$
	LIST ALIMONY, CHILD SUPPORT OR CHILD CARE PAID MONTHLY				\$

DO NOT OMIT ANY DEBTS! IF MORE SPACE IS NEEDED, USE SEPARATE SHEET. INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

TOTAL MONTHLY OBLIGATIONS
\$

If you answer "yes" to any of these questions, provide details.	ARE ANY OF YOUR DEBTS PAST DUE? <input type="checkbox"/> YES <input type="checkbox"/> NO	HAVE YOU EVER HAD YOUR AUTO, FURNITURE OR PROPERTY REPOSSESSED? <input type="checkbox"/> YES <input type="checkbox"/> NO	HAVE YOU OR YOUR CO-APPLICANT EVER DECLARED BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO	ARE YOU CURRENTLY A CO-MAKER ON A LOAN? <input type="checkbox"/> YES <input type="checkbox"/> NO
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**STATE NOTICES**

**OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** Marital Status:  Married  Unmarried  Legally Separated

If married: the name of my spouse is \_\_\_\_\_  
Spouse's SSN: \_\_\_\_\_  Spouse's Address (if different) \_\_\_\_\_

**Notice:** No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened.

**MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT:** By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s). **X** \_\_\_\_\_

**SECURITY INTEREST**

**THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.**  
**IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.**

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

\_\_\_\_\_ (Applicant Initials)      \_\_\_\_\_ (Co-Applicant Initials)

**LOAN APPLICATION SIGNATURES**

**PLEASE READ BEFORE SIGNING:**

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

**Consumer and Credit Report Authorization.** By signing this Application, I authorize you to obtain my consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

**Vermont Residents:** Applicant provided consent via phone \_\_\_\_\_ (Credit Union Initials)

**Permission to contact:** By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

**IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT	DATE
<b>X</b>	

SIGNATURE OF CO-APPLICANT	DATE
<b>X</b>	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.



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**TRUTH-IN-LENDING DISCLOSURE STATEMENT -  
ACCOUNT OPENING DISCLOSURES**

The following disclosure represents important details concerning your credit card. This statement is incorporated into and becomes a part of your Credit Card Agreement. **We reserve the right to periodically review your credit standing and to reduce your credit limit or suspend or close your account, in accordance with applicable law.**

**INTEREST RATES and INTEREST CHARGES:**

<b>Annual Percentage Rate (APR) for Purchases &amp; Balance Transfers</b>	<p><b>1.90%</b> Introductory APR for one year from date of account opening. After that, your Standard APR will be</p> <p><b>9.74%</b> This APR will vary with the market based on the Prime Rate.*</p>
<b>APR for Cash Advances</b>	<b>9.74%</b> This APR will vary with the market based on the Prime Rate.*
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b> This APR may be applied if your minimum monthly payment is late 60 days or more.</p> <p><b>How Long Will the Penalty APR Apply?</b> If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.</p>
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>

**FEES:**

<b>Fees to Open or Maintain your Account</b>	
<ul style="list-style-type: none"> <li>• Annual Fee:</li> <li>• Application Fee:</li> </ul>	<p>None</p> <p>None</p>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction:</li> </ul>	<p>None</p> <p>None</p> <p><b>1.00%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Over-the-Credit Limit:</li> <li>• Returned Payment:</li> </ul>	<p>Up to <b>\$25.00</b> if your payment is more than 15 days late</p> <p>None</p> <p>Up to <b>\$25.00</b> if your payment is returned for any reason</p>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**SEE REVERSE SIDE for more important information about this account**