

# **People's Community Federal Credit Union** P.O. Box 764

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 SEPARATEACCOUNT IN YOUR NAME.

			CHECK TYPI	E OF CREE	IT REQU	ESTE	D					
Individual Credit	Complete section income or assets (3) if you are rely are an Alaska re AZ, CA, ID, LA, N	ns <b>A, B, C,</b> s of another ying on propesident subjection, NM, NV, TX,	<b>D</b> and <b>E</b> (1) if you apperson as the basis erty located in a Coct to a community WA, and WI.	are relying for repaymommunity P property ag	on income ent of the roperty Stagreement of	e fron credi ate a or co	n alimony, c it requested; s a basis fo mmunity pro	hild s (2) i r rep operty	support, or f you resid ayment of / trust. Co	le in a Com the credit i mmunity P	munit eques	y Property State; sted; or (4) if you y States include:
Joint Credit:	•		and <b>E</b> if your co-ap	•			y liable for re	ерауі	ment of the	loan and i	nitial b	elow:
	We intend to app	ly for joint c	redit.	_ (Applicar	nt Initials)	_		_ (C	o-Applican	t Initials)		
		Ch	eck type of Loan Ac	count and	services in	itially	requested.					
Loan Accounts Auto Loan Personal Loan Other Personal Pr	operty Secured	Sec Cre Nar — Aut	a Credit Card cured Visa dit Card ne of additional Auth horized User Date of	of Birth:	er, if any:		= '	ebit C Bank Dedi	Card ing uction (con			uthorization) orization)
LAME MOULD LIKE A LOAN	05		ORMATION ABOU	T CREDIT		, OFF	-050		1	ACCOUNT N	IMPED	1
I/WE WOULD LIKE A LOAN \$	OF	FOR THE FOL	LOWING PURPOSE		SECURITY	OFFE	EKED			ACCOUNT N	JMBEK	
·			A. APPLICANT	'S PERSON	IAL INFO	RMA	TION					
PLEASE COMPLETE ONLY SECURED CREDIT, OR IF Y	IF YOU ARE APPLYING YOU LIVE IN A COMMUN	FOR JOINT CR ITY PROPERTY	EDIT, 'STATE.		FIF	RST NA	AME		INITIAL	DATE OF BIR	TH SC	CIAL SECURITY NO.
SEPARATED U PRESENT ADDRESS (Street	NMARRIED (Single - Divert, City, State, Zip)	orced - Widowed	1)				HOW LONG?	?	HOME PHON	NE NUMBER	AGES	OF DEPENDENTS
PREVIOUS ADDRESS (If pr	esent address less than tv	vo years) (Stree	t, City, State, Zip)				HOW LONG?	?	DRIVER'S LI	CENSE NO. A	ND STA	TE
			B. INFORMATION	ON REGAR	DING API	PLIC	ANT					
PRESENT EMPLOYER		EMPLOYER'S	ADDRESS (Street, City, S	state, Zip)						DAT	EMPLO	DYED
OCCUPATION		SUPERVISOR	'S NAME			wo	RK PHONE ANI	D EXT		MONTHLY NE	T PAY	
PREVIOUS EMPLOYER		ADDRESS (St	reet, City, State, Zip)			'		HOW	LONG?	OCCUPATION	١	
REAL ESTATE OWNED AND	DADDRESS (include hom	ie)					DATE PURCHA	ASED		CURRENT MA	ARKET	/ALUE
OTHER INCOME NOTICE: I unless you wish them consid verification may be required.				SOURCE OF	OTHER INC	OME	AMOL	JNT		TOTAL MONT	HLY INC	COME
	NFORMATION REG	ARDING	CO-APPLICAN	r	ON-APPLI	CAN	T SPOUSE/	отн	ER	GUARAN	TOR	
LAST NAME	FIRST	NAME	INITIAL	DATE OF BII	RTH	DRIVE	ER'S LICENSE N	NO. AN	ID STATE	SOCIAL S	ECURIT	Y NO.
STREET ADDRESS (Street,	City, State, Zip)			HOME PHOI	NE NUMBER		OCCUPATIO	N		MONTHLY NE	T PAY	
PRESENT EMPLOYER'S NA	AME AND ADDRESS (Str	eet, City, State,	Zip)				DATE EMPLO	OYED		WORK PHON	E AND I	EXT.
OTHER INCOME NOTICE: I unless you wish them consid verification may be required.	Do not list alimony, child s lered as a basis for repayr	upport or separa ment of the cred	ite maintenance payments t requested. If listed,	SOURCE OF	OTHER INC	OME	AMOL   <b>\$</b>	JNT		TOTAL MONT	HLY INC	COME
			D. FINANCIAL INF	ORMATIO	N AND RE	FER	ENCES					
NAME OF BANK OR OTHER	R FINANCIAL INSTITUTIO	ON (Street, City,	State, Zip)							TYPE OF ACC	_	S SAVINGS LOANS
NAME OF RELATIVE NOT LIVING WITH YOU	NAME (Last, First, Initial)	1	PRESENT A	DDRESS (Stre	et, City, State,	, Zip)				PHONE NUM	BER	RELATIONSHIP
PERSONAL REFERENCE NOT RELATED TO APPLICANT	NAME (Last, First, Initial)	1	PRESENTA	DDRESS (Stre	et, City, State,	, Zip)				PHONE NUM	BER	
	CONTINUE APPLI	CATION ON	PAGES 2, 3 AND 4	4 - SIGN PA	GE 3 OF	THE	APPLICATION	ON E	EFORE S	UBMITTIN		

ΑF	PPLICANT	E. LIST ALL EXISTING DEBTS OF APPLICANT (AND	O CO-APPLICANT OR NON-APPL	LICANT SPOUSE/OTHER	IF ANY PART OF SECTI	ON C IS APPLICABLE)
	CO-APPLICANT	NAME AND ADDRESS OF CREDITOR	PURPOSE OR ACCT.#	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
		TGAGE OR LANDLORD	RENTING BUYING	\$	\$	\$
	CREDIT UN	ON		\$	\$	\$
	CREDIT CAI	RD		\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				<b> \$</b>	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
	AUTOMOBII	E LOANS	AUTOMOBILE MAKE, MODEL	AND YEAR	\$	\$
	2		AUTOMOBILE MAKE, MODEL	AND YEAR	\$	\$
	LIST ALIMOI	NY, CHILD SUPPORT OR CHILD CARE PAID MONTHLY	1			\$
		ANY DEBTS! IF MORE SPACE IS NEEDED, U	SE SEPARATE SHEET.			THLY OBLIGATIONS
IN	COMPLETE	APPLICATIONS CANNOT BE PROCESSED.			\$	
	ou answer "y estions, prov	res" to any of these details.  ARE ANY OF YOUR DEBTS PAST DUE? OR PRIVED YES NO YES	YOU EVER HAD YOUR AUTO, FURNI' ROPERTY REPOSSESSED? ES NO			ARE YOU CURRENTLY A CO-MAKER ON A LOAN? YES NO
			STATENOTICES			
		ITS ONLY: The Ohio laws against discrimination es maintain separate credit histories on each indi				
WI	ISCONSIN R	ESIDENTS ONLY: Marital Status: Married	Unmarried L	egally Separated		
		he name of my spouse is	A 1.1 ('7 1'77 - 1)			
	Spouse's SS	6N:	Address (if different)	etion 766 59 or court	decree under Section	766 70 will adversely
	affect the rig	this of the Credit Union unless the Credit Union in redit is granted or the account is opened.				
		VISCONSIN RESIDENTS APPLYING FOR AN I		signing here, I state th	at the credit being app	olied for, if granted, wil
	be incurred	in the interest of the marriage or family of the Bo	rrower(s). <b>X</b>			
			SECURITY INTEREST			
		NG OF THIS SECURITY INTEREST IS A COND				
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.						
		eposits in an Individual Retirement Account or a this security interest.	any other account that would	lose special tax treatn	nent under state or fed	deral law if given are
	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.					
۲	opai resid	state of their parentage money neuscribia goods.		(Applicant Initial	s)(	(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	SIGNATURE OF CO-APPLICANT	DATE
x		х	

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

## **IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_\_. You can contact us toll free at 1-844-583-1055 or People's Community Federal Credit Union, P.O. Box 764, Vancouver, Washington 98666 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST	CHARGES:				
	Visa Credit Card	Secured Visa Credit Card			
Annual Percentage Rate (APR) for Purchases & Balance Transfers	<ul> <li>1.90% Introductory APR for one year from date of account opening.</li> <li>After that, your Standard APR will be</li> <li>13.49 % This APR will vary with the market based on the Prime Rate.</li> </ul>	15.00%			
APR for Cash Advances	13.49 % This APR will vary with the market based on the Prime Rate.	15.00%			
Penalty APR and When it Applies	18.00%  This APR may be applied if your minimum monthly payment is late 60 days or more.  How Long Will the Penalty APR Apply? 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.				
Paying Interest	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.				
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:	
Fees to Open or Maintain your Account	
Annual Fee:	None
Application Fee:	None
Transaction Fees	
Balance Transfer:	None
Cash Advance:	None
Foreign Transaction:	1.00% of each transaction in U.S. dollars
Penalty Fees	
Late Payment:	Up to <b>\$25.00</b> if your payment is more than 15 days late
Over-the-Credit Limit:	None
Returned Payment:	Up to \$25.00 if your payment is returned for any reason

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." **Loss of Introductory Rate:** We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.