

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

THIS ACCOUNT WILL BE A: *(FOR JOINT CREDIT YOU MUST INITIAL BELOW)
 Individual Joint with Spouse* Joint with Someone Else*

PAYMENT METHOD:
 PAYROLL DEDUCTION: Weekly Bi-Weekly
 TRANSFER FROM: Savings Checking

I REQUEST FOR A LOAN FOR:
 UNSECURED LOAN NEW VEHICLE LOAN USED VEHICLE LOAN
 NEW RV LOAN USED RV LOAN HOME EQUITY LINE OF CREDIT

TERMS 12 24 36 48 60

AMOUNT REQUESTED \$ **.00**

OTHER months

PURPOSE/REASON

COLLATERAL DESCRIPTION

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:
 SINGLE CREDIT LIFE INSURANCE
 JOINT CREDIT LIFE INSURANCE
 CREDIT DISABILITY INSURANCE
 I DO NOT REQUEST CREDIT INSURANCE

OTHER INSURANCE OPTIONS:
 GAP (GUARANTEED AUTO PROTECTION)
 CHECK FOR ADDITIONAL INFORMATION / QUOTE
 I DO NOT REQUEST GAP INSURANCE
 MBP (MECHANICAL BREAKDOWN PROTECTION)
 CHECK FOR ADDITIONAL INFORMATION / QUOTE
 I DO NOT REQUEST MBP INSURANCE

VISA: New Card Reissue of Card Increase Credit Limit \$ **.00**

ISSUE CARDS TO: APPLICANT ONLY APPLICANT & SPOUSE/CO-APPLICANT AUTHORIZED USER

NAME OF AUTHORIZED USER (if applicable)

OPTIONAL: VISA BALANCE TRANSFER. Transfer check in the amount of \$ **.00**

X _____ X _____
Signature (Applicant) Signature (Co-Applicant)

APPLICANT INFORMATION

CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.		
MARITAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state (CA) or if you are applying for a secured credit or joint account. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED			
FIRST NAME	INITIAL	LAST NAME (JR./SR.)	
CURRENT STREET ADDRESS	APT. NO.	YEARS AT THIS ADDRESS	
CITY	STATE	ZIP	DRIVER'S LICENSE NO.
DATE OF BIRTH	HOME PHONE ()	NO. OF DEPENDENTS (Not including yourself)	
E-MAIL	CELL PHONE ()		
PRESENT EMPLOYER	GROSS MONTHLY SALARY \$		
WORK PHONE ()	NO. OF YEARS IN THIS LINE OF WORK		
POSITION/TYPE OF WORK	START DATE		

SPOUSE / CO-APPLICANT INFORMATION

CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.		
MARITAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state (CA) or if you are applying for a secured credit or joint account. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED			
FIRST NAME	INITIAL	LAST NAME (JR./SR.)	
CURRENT STREET ADDRESS	APT. NO.	YEARS AT THIS ADDRESS	
CITY	STATE	ZIP	DRIVER'S LICENSE NO.
DATE OF BIRTH	HOME PHONE ()	NO. OF DEPENDENTS (Not including yourself)	
E-MAIL	CELL PHONE ()		
PRESENT EMPLOYER	GROSS MONTHLY SALARY \$		
WORK PHONE ()	NO. OF YEARS IN THIS LINE OF WORK		
POSITION/TYPE OF WORK	START DATE		

HOUSING INFORMATION

<input type="checkbox"/> Mortgage or <input type="checkbox"/> Rent	Mortgage Holder or Landlord	Mortgage Account No.	Fair Market Value \$	Monthly Payment \$
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REFERENCE INFORMATION references related to you but not living in the same household

NAME	PHONE ()	NAME	PHONE ()
ADDRESS		ADDRESS	

SIGNATURES Your signature below indicates your acceptance of the terms and conditions of the agreement on the reverse.

X _____ Applicant Signature	_____ Date	X _____ Spouse / Co-Applicant (if applicable)	_____ Date	We intended to apply for joint credit if indicated above.
APPLICANT INITIALS		CO-APPLICANT INITIALS		

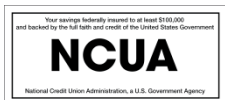
Important Disclosure Information – VISA

Annual Percentage Rate for Purchases, Cash Advance, and Balance Transfer*

VISA Platinum	VISA Classic
9.00%	10.00% - 18.00%

Annual Percentage Rate for Purchases, Cash Advance, and Balance Transfer*	Annual Percentage Rate (APR) range from 9.00% to 18.00%. The APR you receive is determined based on your credit worthiness.
Grace Period for Purchases	You have 25 days to repay your balance for purchases before being charged a finance charge.
Grace Period for Cash Advance and Balance Transfer	No grace period on Cash Advances and Balance Transfers.
Annual Fees	None
Cash Advance and Balance Transfer Fee	2%
Late Charge	\$30.00 (10 days late)
Over the Credit Limit Fee	\$30.00 each billing cycle in which your "New Balance" exceeds your credit limit.

*Rate differential based on credit score. The above information is current as of March 11, 2010 and is subject to change after that date.



AGREEMENT "You" and "Your" means each and all of the applicants signing on the 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 Credit Union Agreement entitled: (A) Note, Security Agreement and Federal Disclosure Statement, or (B) VISA Credit Card Disclosure and Agreement, (which will be given to you if your application is approved and before the first transaction is made).

Pledge of Shares (CONSENSUAL)

By signing below, you pledge to us and grant us a security interest in all shareholdings now or hereafter on deposit with us, to secure your Credit Card account. You authorize us to apply these shareholdings to pay any amounts due on the Account or under this Agreement if you should default. Collateral securing other loans you have with the credit union may also secure this loan except that of a dwelling as a security for this account, notwithstanding anything to the contrary in any other agreement.

SHARE OWNER'S SIGNATURE (APPLICANT) DATE

Loan Officer Action

- | | |
|-----------------------------------|--|
| <input type="checkbox"/> Approved | <input type="checkbox"/> Counter-Offer |
| <input type="checkbox"/> Denied | <input type="checkbox"/> Stipulation |

Comments

Revised 09-22-2011

Loan Application



MATTEL FEDERAL CREDIT UNION
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