

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

AMOUNT REQUESTED \$ **.00** TERMS  12  24  36  48  60  
 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.  MARRIED  SEPARATED  UNMARRIED

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

CURRENT STREET ADDRESS APT. NO. YEARS AT THIS ADDRESS

CITY STATE ZIP DRIVERS 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**

Mortgage or  Rent Mortgage Holder or Landlord

REFERENCE INFORMATION references related to you but not living in the same household

NAME PHONE

ADDRESS

Mortgage Account No. Fair Market Value \$ Monthly Payment \$

NAME PHONE

ADDRESS

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

We intended to apply for joint credit if indicated above.

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant Signature Date Spouse / Co-Applicant (if applicable) Date

APPLICANT INITIALS CO-APPLICANT INITIALS

APPLICANT INITIALS CO-APPLICANT INITIALS

# Important Disclosure Information – VISA

## Annual Percentage Rate for Purchases, Cash Advance, and Balance Transfers\*

VISA Platinum	VISA Classic
<b>9.00%</b>	<b>10.00% - 18.00%</b>

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

- Approved                       Counter-Offer  
 Denied                             Stipulation

Comments \_\_\_\_\_

Revised 09-22-2011

# Loan Application



**MATTEL FEDERAL CREDIT UNION**  
 333 Continental Boulevard  
 EI Segundo, CA 90245  
 (310) 252-4545 · Fax (310) 252-3819  
 www.mattelfcu.org

