

# PROSPECTORS FEDERAL CREDIT UNION

(You must submit a current paystub with this Application)

Check the box indicating the type of credit you are applying for: (FOR JOINT CREDIT YOU MUST INITIAL BELOW)

Individual Credit  Joint Credit (Spouse/RDP/Co-Applicant)  Co-Signer/Guarantor

AMOUNT REQUESTED \$ \_\_\_\_\_ PURPOSE \_\_\_\_\_

**TYPE OF SECURITY:**

- NEW AUTO  USED AUTO Year \_\_\_\_\_ Make \_\_\_\_\_ Mileage \_\_\_\_\_
  - SIGNATURE
  - GOLDCLAIM HOME EQUITY
  - READYCHECK LINE OF CREDIT (Includes READYCHECK and Checking Overdraft Protection)
    - Checking Overdraft:  SHARES FIRST THEN LINE OF CREDIT
    - LINE OF CREDIT THEN SHARES
  - CERTIFICATE ACCOUNT \_\_\_\_\_ (shares will be frozen)
  - STOCK
  - VISA (see Important VISA Disclosures in Section I on reverse; if applying for a VISA Secured Card, Secured Card Applicants must sign Pledge of Shares in Section II on reverse)
- Number of Cards: \_\_\_\_\_ Additional card(s) to be issued to: \_\_\_\_\_
- \_\_\_\_\_
- OTHER \_\_\_\_\_

**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.

**PAYMENT METHOD**  PAYROLL DEDUCTION  AUTOMATIC TRANSFER  CASH PAY

**CREDIT INSURANCE OPTIONS:** CREDIT LIFE AND/OR DISABILITY INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT UNDER THIS PLAN AND WILL BE INCLUDED ONLY IF REQUESTED BY THE APPLICANT. CHECK FOR INFORMATION ON COVERAGE DESIRED

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

## APPLICANT

### PERSONAL INFORMATION

ACCOUNT NO.		SOCIAL SECURITY NO.	
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 ( )	CELL PHONE ( )	NO. OF DEPENDENTS (Not including yourself):

### EMPLOYMENT INCOME

PRESENT EMPLOYER	GROSS MONTHLY SALARY \$
ADDRESS	CITY
POSITION/TYPE OF WORK	WORK PHONE ( )
PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS)	START DATE
PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS)	HOW LONG
You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.	NO. OF YEARS IN THIS LINE OF WORK
LIST ANY TYPE OF OTHER INCOME	GROSS MONTHLY AMOUNT \$

### PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU)	RELATIONSHIP
ADDRESS	CITY
STATE	ZIP
PHONE ( )	

## CO-APPLICANT

Spouse/RDP  Other - Relationship to Applicant \_\_\_\_\_

### PERSONAL INFORMATION

ACCOUNT NO.		SOCIAL SECURITY NO.	
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 ( )	CELL PHONE ( )	NO. OF DEPENDENTS (Not including yourself):

### EMPLOYMENT INCOME

PRESENT EMPLOYER	GROSS MONTHLY SALARY \$
ADDRESS	CITY
POSITION/TYPE OF WORK	WORK PHONE ( )
PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS)	START DATE
PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS)	HOW LONG
You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.	NO. OF YEARS IN THIS LINE OF WORK
LIST ANY TYPE OF OTHER INCOME	GROSS MONTHLY AMOUNT \$

### OUTSTANDING DEBTS (INCLUDES DEBTS OF SPOUSE/CO-APPLICANT)

(Attach a sheet, if necessary, for all open accounts and loan applications pending. Any derogatory items on your credit report will require a letter of explanation)

<input type="checkbox"/> Mortgage	Mortgage Holder or Landlord	Mortgage Account No.	Fair Market Value	Balance	Monthly Payment	OTHER LOANS ON YOUR HOUSE <input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____
<input type="checkbox"/> Rent			\$	\$	\$	
Auto Loan	Yr.	Make	Model	Mileage	Balance	Payment
1. Creditor					\$	\$
Other Creditor					Balance	Payment
					\$	\$
Other Creditor					Balance	Payment
					\$	\$

CONTINUED ON REVERSE

**SIGNATURES** I have read and agree to be bound by the Agreement on Sheet 2.

WE INTEND TO APPLY FOR JOINT CREDIT IF INDICATED ABOVE

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

APPLICANT INITIALS \_\_\_\_\_ CO-APPLICANT INITIALS \_\_\_\_\_

ATTACH CURRENT PAYSTUB HERE

<b>SECTION I</b>	
<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	VISA: <b>12.90%</b> VISA Share Secured: <b>15.90%</b>
<b>APR for Balance Transfers</b>	VISA: 12.90%      VISA Share Secured: 15.90%
<b>APR for Cash Advances</b>	VISA: 12.90%      VISA Share Secured: 15.90%
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
♦ Balance Transfer	<b>None</b>
♦ Cash Advance	<b>None</b>
♦ Foreign Transaction	<b>1% of each transaction in U. S. dollars.</b>
<b>Penalty Fees</b>	
♦ Late Payment	<b>\$15</b>
♦ Over-the-Credit Limit	<b>None</b>
♦ Returned Payment	<b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases)  
The information about the costs of the cards described in this application are accurate as of January 1, 2012. This information may have changed after that date. To find out what may have changed, call us at (800) 913-8637 or write to us at 1310 South Valley Vista Drive, Diamond Bar, CA 91765.

<b>SECTION II If Pledge as Security</b>	
AUTO OWNED (MAKE / MODEL / YEAR)	PLEGGED AS COLLATERAL ON ANY OTHER LOAN <input type="checkbox"/> NO <input type="checkbox"/> YES    AMOUNT OWING \$ _____
AUTO OWNED (MAKE / MODEL / YEAR)	PLEGGED AS COLLATERAL ON ANY OTHER LOAN <input type="checkbox"/> NO <input type="checkbox"/> YES    AMOUNT OWING \$ _____
Other Assets (For example: third auto, real estate owned etc. Please describe)	
DO YOU HAVE A: <input type="checkbox"/> BANKRUPTCY <input type="checkbox"/> COLLECTION ACCOUNT <input type="checkbox"/> PAST DUE ACCOUNTS <input type="checkbox"/> JUDGEMENTS <input type="checkbox"/> TAX LIENS <input type="checkbox"/> CREDIT IN ANY OTHER NAME _____	
NOTE: IF ANY BOX IS CHECKED ABOVE YOU MUST FURNISH WRITTEN EXPLANATION(S) OR DOCUMENTATIONS(S).	

<b>SECTION III For VISA Secured Card Applicants Only</b>	
<b>SHARE SECURED PLEDGE OF SHARES (SPECIFIC)</b>	
I, _____, pledge to Prospectors Federal Credit Union a security interest of \$ _____ in my Account number _____ to secure my VISA Share Secured Account. I understand this is a condition of my receiving a VISA Share Secured Card Account. In the event I default on the VISA Credit Card Agreement, these funds will be applied to the amount owing.	
<input checked="" type="checkbox"/> SIGNATURE	<input checked="" type="checkbox"/> SPOUSE / CO-APPLICANT
DATE	DATE
<b>CLASSIC VISA PLEDGE OF SHARES (CONSENSUAL)</b>	
By signing below, 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 Account. You authorize us to apply these shareholdings to pay any amounts due on the Account or under this Agreement if you should default.	
<input checked="" type="checkbox"/> SIGNATURE	<input checked="" type="checkbox"/> SPOUSE / CO-APPLICANT
DATE	DATE

<b>SECTION IV Agreement</b>
<p>"You" and "Your" mean each and all of the applicants signing on Sheet 1.</p> <ol style="list-style-type: none"> <li>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.</li> <li>You authorize the Credit Union to gather whatever credit, employment information, tax returns and related information from the Internal Revenue Service that the Credit Union 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.</li> <li>If this application is for a VISA Credit Card and/or a Line of Credit you agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable Prospectors Federal Credit Union disclosure entitled: A) ReadyChek Line of Credit Note and Federal Disclosure Statement, or B) VISA Agreement and Disclosure (which will be given to you if your application is approved and before the first transaction is made).</li> <li>If you wish to designate an authorized user(s) on your VISA Account, you understand that you must contact the Credit Union for additional card(s).</li> </ol>