

## CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

409 West Center Street Manteca, CA 95336		7.0000111	NOMBER 7411 EIO		ACCOUNT	NOWIDEN - C	DO-AFFEIGAN I		DAII	_
Applicant Information PRINT OR TYPE  1. If You live in a community property state, are You Married Separated Unmarried (Include  2. Married Separated Unmarried (Include  1. Individual Loan Joint Loan with Your Spouse  3. Method of Payment: Payroll Deduction Autor  4. Frequency of Payment: Weekly Bi-Weekly  Open-End Credit Applied For: Signature Line of Credit VISA - No. of Cards Share Secured VISA - No. of Cards Overdraft Protection Other	s Single, Di n. Indicate e/Co-Applic matic Share Semi - Limit D - Limit D - Limit D	vorced and if You would ant Transfer	d like:  Cash Payment  Monthly	5. Complete a. This is b. Your Si c. You are d. You live New M 6. Definition Whenever Spouse/Cc  Closed- Type: \[ \text{N} \] Desired Pa Amount R Purpose	used in this application-Applicant and the End Credit New Auto Usyment Amount \$ equested \$	cant Informa Your Spouse r Account; ouse's incom roperty state; nington, Wisc ation, the wo words "We," Applied	e as a source of Arizona, Califonsin (or Puer rds "You" and "Us," and "Ou For:  Signature Lengt	of repayment ornia, Idaho, to Rico).  "Your" refer ur" refer to th	to the Ape Lender (specify Bi-Wee	na, Nevada,  pplicant(s) or  //  //  Monthly  Mos
If You are applying for a Credit Ca			er to the thir	d page fo	r important	rate, fe	e and co	st inforr	natio	n.
APPLICANT				SPOU	SE/CO-APP	LICANT	/CO-SIGI	NFR		
	ST NAME			FIRST NAME		2.0/		AST NAME		
SOCIAL SECURITY NUMBER		BIRTHDATE		200111 250	URITY NUMBER			+	DIDTUDA	T
SOCIAL SECURITY NUMBER		BIRTHDATE		SOCIAL SEC	URITY NUMBER				BIRTHDA	IE.
CURRENT STREET ADDRESS	APT. NO.	SINCE (MO.	YR.)	CURRENT S	TREET ADDRESS			APT. NO.	YEARS T	HERE
OUT	07475	710		OUTV				07475	710	
CITY	STATE	ZIP		CITY				STATE	ZIP	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS	THAN 3 YEAR	S)	YEARS THERE	FORMER AD	DRESS (COMPLETE IF	PREVIOUS AD	DRESS IS LESS T	HAN 3 YEARS)		YEARS THERE
LIONE TELEPHONE	NO OF BER	NIDENTO AO	FO OF DEDENDENTO			HOME TEL	EDITORIE N	0.05.050510	ENTO LA	GES OF DEPENDENTS
DO YOU: HOME TELEPHONE OWN RENT PAY BOARD ( )	NO. OF DEPE	NDENIS AG	ES OF DEPENDENTS	DO YOU:	RENT PAY BOARI		EPHONE N	O. OF DEPEND	ENIS AG	SES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT L	IVING WITH Y	OU		NAME, ADDR	ESS AND TELEPHONE	` '	RELATIVE NOT LI	VING WITH YO	J L	
EMPLOYMENT AND INCOME If self-	-employe	d, attach f	financial statem	ent or incom	e tax returns.					
CURRENT EMPLOYER		EMPLOYME		CURRENT E				EMP	LOYMENT	DATE
ADDRESS/CITY/STATE/ZIP				40000000	TV/07475/7ID					
ADDRESS/CITY/STATE/ZIP				ADDRESS/C	TY/STATE/ZIP					
WORK TELEPHONE POSITION		MO. GROSS	SSALARY	WORK TELEI	PHONE POSITIO	N		MO.	GROSS S	ALARY
( ) FORMER EMPLOYER POSITION		\$ YEAR	S	( ) FORMER EM	PLOYER	1	POSITION	\$	YEARS	i
OTHER INCOME SOURCE*		MONTHLY A	AMOUNT	OTHER INCO	DME SOURCE*				ONTHLY A	MOUNT
*You need not list income from alimony, child suppor		\$			lit assesidanced in		.:	\$		
Trou need not list income from alimony, child suppor	t, or separa	ate mainten	iance payments ui	iless fou wan	it considered in 6	evaluating ti	iis credit app	lication.		
ASSETS AND DEPOSITS Attach a se	parate sh	eet if nece	ssary.							
TYPE BANK (OR OTHER) NAME AND ADDR	ESS		APPROX. BAL.	TYPE	BANK	(OR OTHER) N	AME AND ADDRE	SS		APPROX. BAL.
D				ing						
Checking				Checking						
ō				ਹ						
σ l				s <sub>o</sub>						
Savings				Savings						
ŏ				ဟိ						
Other				Other						
0				Ō						

CR	ΚΕI	ווט	INFORMATION Please list all open accounts wi	ith or withou	ut a	a balar	nce. A	ttach separate sheet if nec	essary.	D=Debts t	to be paid off if loan i	is granted.				
Please Check A C D  Name of C List all obligations including Golden V			Ma Payments Ralance Owed								Amount Past Due					
			1.													
			2.													
											1					
			3.													
			4.													
			5.													
			6.													
			7.													
			8.													
			9.													
			9.													
			10.													
			11.	<del></del>	<del></del> 1											
			nswer the following questions. Inswer is given, explain on attached sheet.	Yes No	0	Yes	No		TO	TALS						
1. H	ave	You	ifiled a petition for bankruptcy in the last 14 years?					Please Check: A=Applic	cant	C=Spouse/Co-	Applicant/Co-Sig	ner Yes	A S No	Y	es	
2. A	re \	ou a	a co-maker or co-signer on any loan?		T			4. Have You any obligati	ions not	listed?						
			n Amount \$					5. Do You have any past	t due bil	ls?			╄	$\perp$	$\dashv$	
			any suits pending, judgments filed, alimony or support gainst You?					6. Is any income You ha	ve listed	l likely to reduce	in the next two ye	ars?				
SIC	GΝ	IAT	TURES													
of Y auth that (exc	our oriz ma	first e Us y be : IRA	ved, You are contractually liable according to the applicable credit advance and You promise to pay all amounts charg to accept Your facsimile signatures on this application and associated with permitting Us to accept Your facsimile signand Keogh accounts) and any dividends due or to be acknowledge Your intent to apply for joint credit  Applications Applications and Applications are accepted to the Applications and Applications	ged to Your d agree that ignature. <b>If</b>	r Ac t Yo You to Y	ccount our fac ou are You fr	t according to acc	rding to its terms. If this is e signature will have the sar ed a credit card, by signi	a joint a me lega <b>ng belc</b>	application, You I force and effect ow, You grant a	agree that such lia t as Your original s and consent to a	ability is join signature. Yo	t and a	seve ume	ral. ` any	You risk
<u> </u>	IGN	ΙΔΤΙ	JRE OF APPLICANT	DATE				X SIGNATURE OF SPO	USF/C	O-APPLICANT/	CO-SIGNER	DATE				
Sha	re :	Seci	ured VISA Applicants: If Your credit is approved, Yo		s a	spec	ific pl							cifie	d be	low
•			our approved credit limit):													
Sha	re A	4cco	unt Number			unt \$_										
DAT	F		APPROVED LIMITS VISA		3	LOW	- F(	OR CREDIT UNION OVERDRAFT PROTECT		ONLY		OTHER				
DAI			\$	1				\$	THOIN	\$		\$				
			LOAN OFFICER  LOAN APPROVED ☐ YES ☐ NO						1.0		OFFICER  D	10				
			COUNTER OFFER WILL BE MADE. IF ACCEPTED, LOA	AN APPRO	νE	:D		☐ COUNTER			DE. IF ACCEPTED		PROV	ED		
DES	CR	IBE (	COUNTER OFFER:													
SPE	CIF	IC R	EASON(S) FOR REJECTION													
OUT	SIE	DE IN	FORMATION CONSIDERED? YES NO	IF YES, A	TT/	ACH A	DDIT	IONAL SHEET AND DESC	CRIBE							
REA	SO	N(S)	FOR REFERRAL													
LOA	N C	)FFI(	CER SIGNATURE DA	ATE				LOAN OFFICER SIGNA	ATURE			DATE				
	ECC	)A N	OTICE AND REASON FOR REJECTION OR UNACCEPT	ED COUN	TEF	R-OFF	ER S	ENT OR DELIVERED ON			(DATE) BY			(INI)	TIAL	S)

**Important VISA Credit Card Disclosure.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of \_\_\_\_\_\_. You can call or write Us at the telephone number or address shown herein to inquire if any changes occurred since the effective date.

Interest Rate and Interest Charges					
Annual Percentage Rate (APR) For Purchases	VISA - <b>13.20%</b> , <b>15.99%</b> , <b>16.99%</b> , <b>17.99%</b> , or <b>18.00%</b> Depending on Your creditworthiness at the time You establish Your Account.				
	Share Secured VISA - 13.20%, 15.99%, 16.99%, 17.99%, or 18.00% Depending on Your creditworthiness at the time You establish Your Account.				
Annual Percentage Rate (APR) For Balance Transfers	VISA - 13.20%, 15.99%, 16.99%, 17.99%, or 18.00%  Depending on Your creditworthiness at the time You establish Your Account.				
	Share Secured VISA - 13.20%, 15.99%, 16.99%, 17.99%, or 18.00%  Depending on Your creditworthiness at the time You establish Your Account.				
Annual Percentage Rate (APR) For Cash Advances	VISA - 13.20%, 15.99%, 16.99%, 17.99%, or 18.00% Depending on Your creditworthiness at the time You establish Your Account.  Share Secured VISA - 13.20%, 15.99%, 16.99%, 17.99%, or 18.00% Depending on Your creditworthiness at the time You establish Your Account.				
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.				
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .				
Fees					

Fees	
Transaction Fees	
Foreign Transaction	% of each foreign currency transaction in U.S. dollars% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees	
<ul><li>Late Payment</li><li>Returned Payment</li></ul>	Up to <b>\$15.00</b> Up to <b>\$20.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.