



CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

ACCOUNT NUMBER – APPLICANT	ACCOUNT NUMBER – CO-APPLICANT	DATE
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Applicant Information PRINT OR TYPE ALL INFORMATION

1. If You live in a community property state, are You:
 Married Separated Unmarried (Includes Single, Divorced and Widowed)

2. Married applicants can apply for an individual loan. Indicate if You would like:
 Individual Loan Joint Loan with Your Spouse/Co-Applicant

3. Method of Payment: Payroll Deduction Automatic Share Transfer Cash Payment

4. Frequency of Payment: Weekly Bi-Weekly Semi-Monthly Monthly

Spouse/Co-Applicant Information

5. Complete Spouse/Co-Applicant Information only if:
 a. This is for joint credit with Your Spouse or other Co-Applicant;
 b. Your Spouse will use Your Account;
 c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or
 d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (or Puerto Rico).

6. Definitions:
 Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.

Open-End Credit Applied For:

Signature Line of Credit - Limit Desired \$ _____

VISA - No. of Cards _____ - Limit Desired \$ _____

Share Secured VISA - No. of Cards _____ - Limit Desired \$ _____

Overdraft Protection - Limit Desired \$ _____

Other _____

Closed-End Credit Applied For:

Type: New Auto Used Auto Signature Other (specify) _____

Desired Payment Amount \$ _____ Weekly Bi-Weekly Monthly

Amount Requested \$ _____ Length of Repayment Mos. _____

Purpose _____

Collateral Offered _____

If You are applying for a Credit Card, please refer to the third page for important rate, fee and cost information.

APPLICANT

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER			BIRTHDATE	
CURRENT STREET ADDRESS		APT. NO.	SINCE (MO. YR.)	
CITY		STATE	ZIP	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)			YEARS THERE	
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PAY BOARD	HOME TELEPHONE ()	NO. OF DEPENDENTS	AGES OF DEPENDENTS	
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU				

SPOUSE/CO-APPLICANT/CO-SIGNER

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER			BIRTHDATE	
CURRENT STREET ADDRESS		APT. NO.	YEARS THERE	
CITY		STATE	ZIP	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)			YEARS THERE	
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PAY BOARD	HOME TELEPHONE ()	NO. OF DEPENDENTS	AGES OF DEPENDENTS	
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU				

EMPLOYMENT AND INCOME If self-employed, attach financial statement or income tax returns.

CURRENT EMPLOYER		EMPLOYMENT DATE	
ADDRESS/CITY/STATE/ZIP			
WORK TELEPHONE ()	POSITION	MO. GROSS SALARY \$	
FORMER EMPLOYER	POSITION	YEARS	
OTHER INCOME SOURCE*		MONTHLY AMOUNT \$	

CURRENT EMPLOYER		EMPLOYMENT DATE	
ADDRESS/CITY/STATE/ZIP			
WORK TELEPHONE ()	POSITION	MO. GROSS SALARY \$	
FORMER EMPLOYER	POSITION	YEARS	
OTHER INCOME SOURCE*		MONTHLY AMOUNT \$	

*You need not list income from alimony, child support, or separate maintenance payments unless You want it considered in evaluating this credit application.

ASSETS AND DEPOSITS Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME AND ADDRESS	APPROX. BAL.
Checking		
Savings		
Other		

TYPE	BANK (OR OTHER) NAME AND ADDRESS	APPROX. BAL.
Checking		
Savings		
Other		

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 - 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 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 http://www.consumerfinance.gov/learnmore.

Fees	
Transaction Fees	
<ul style="list-style-type: none"> 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 style="list-style-type: none"> Late Payment Returned Payment 	Up to \$15.00 Up to \$20.00

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