

Consumer Loan Application

PLEASE CHECK BELOW THE SERVICES YOU ARE REQUESTING

Individual Credit **Joint Credit** (for Joint Credit you must initial below) NOTICE: Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit. Individual Credit: Complete Applicant section. Complete Co-Applicant section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, MN, NV, TX, WA, WI), or (2) if your spouse will use the Account. Joint Credit: Complete Applicant and Co-Applicant section.

Your Credit Union LAFFCU is pleased to offer you the credit services shown below:

Vehicle, Share Secured, VISA or Personal Loan Requested Amount

\$ _____

Purpose _____ for Real Estate call 800.894.1200 x8264

Purchase Vehicle Refinance Vehicle Personal Loan Share Secured

Line of Credit Overdraft Protection Other _____

CREDIT CARD (see reverse side for "Important VISA Disclosure Information") VISA applicants must sign "Acknowledgement of Pledge of Shares" section below.

VISA® Platinum VISA® Gold VISA® Classic Savings Secured VISA® Classic

Repayment: Payroll Deduction (Not available for credit cards) Automatic Payment (Transfer from CU account) Coupons Other _____

APPLICANT		ACCOUNT NUMBER	
NAME (Last - First - Middle)		SOCIAL SECURITY NUMBER	
E-MAIL ADDRESS		BIRTH DATE	
HOME PHONE ()		DRIVER'S LICENSE NO.	
PRESENT ADDRESS		CITY STATE ZIP	
ADDRESS SINCE / /		MORTGAGE/RENT PAYMENT \$	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PARENTS			
NAME OF EMPLOYER		POSITION	
DATE OF HIRE BUSINESS PHONE/EXT. ()		GROSS ANNUAL INCOME \$	
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		OTHER INCOME \$ _____ per <input type="checkbox"/> MO <input type="checkbox"/> YR SOURCE:	
NAME AND ADDRESS OF FAMILY MEMBER NOT LIVING WITH YOU		RELATIONSHIP	
ADDRESS		HOME PHONE ()	

CO-APPLICANT		ACCOUNT NUMBER	
NAME (Last - First - Middle)		SOCIAL SECURITY NUMBER	
E-MAIL ADDRESS		BIRTH DATE	
HOME PHONE ()		DRIVER'S LICENSE NO.	
PRESENT ADDRESS		CITY STATE ZIP	
ADDRESS SINCE / /		MORTGAGE/RENT PAYMENT \$	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PARENTS			
NAME OF EMPLOYER		POSITION	
DATE OF HIRE BUSINESS PHONE/EXT. ()		GROSS ANNUAL INCOME \$	
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		OTHER INCOME \$ _____ per <input type="checkbox"/> MO <input type="checkbox"/> YR SOURCE:	
NAME AND ADDRESS OF FAMILY MEMBER NOT LIVING WITH YOU		RELATIONSHIP	
ADDRESS		HOME PHONE ()	

ASSETS / OUTSTANDING DEBTS

Owner of Asset / Debt		Financial Institution / Other	Present Balance	Monthly Payment	Year / Make Model	Market Value
Applicant	Co-Applicant					
<input type="checkbox"/>	<input type="checkbox"/>	CHECKING	\$	\$		
<input type="checkbox"/>	<input type="checkbox"/>	SAVINGS	\$	\$		
<input type="checkbox"/>	<input type="checkbox"/>	MORTGAGE / RENT	\$	\$		\$
<input type="checkbox"/>	<input type="checkbox"/>	2ND MORTGAGE	\$	\$		
<input type="checkbox"/>	<input type="checkbox"/>	AUTO	\$	\$		\$
<input type="checkbox"/>	<input type="checkbox"/>	AUTO	\$	\$		\$
<input type="checkbox"/>	<input type="checkbox"/>	CHILD SUPPORT / ALIMONY	\$	\$		
<input type="checkbox"/>	<input type="checkbox"/>	OTHER	\$	\$		\$

ACKNOWLEDGEMENT OF PLEDGE OF SHARES FOR VISA APPLICANTS ONLY

BY REQUESTING AND RECEIVING, SIGNING AND USING, OR PERMITTING OTHERS TO USE A VISA CREDIT CARD ISSUED TO ME BY L.A. FINANCIAL FEDERAL CREDIT UNION, I AGREE, AS CARDHOLDER, TO THE TERMS OF THE VISA AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT, AND I FURTHER ACKNOWLEDGE AND AGREE THAT THE DISCLOSURE STATEMENT CONTAINS THE FOLLOWING PROVISION:

LIEN ON SHARES: If I am in default on a financial obligation to you, federal law gives you the right to apply the balance of shares and dividends in my account(s) at the time of default to satisfy that obligation. Once I am in default, you may exercise this right without further notice to me.

THIS MEANS THAT IF I AM IN DEFAULT UNDER THE TERMS OF THE VISA PROGRAM, YOU MAY EXERCISE YOUR RIGHTS AS A SECURED PARTY TO APPLY ANY FUNDS I HAVE ON DEPOSIT WITH YOU TO SATISFY MY INDEBTEDNESS.

NOTICE: This acknowledgement must be signed by me and returned to the Credit Union.

- I certify the accuracy of the information given in this application and I will notify the Credit Union in writing immediately if there is any change in my financial condition. It is a violation of Section 1014, Title 18 U.S. Code, to make a false statement or over value security for the purpose of influencing the action of any federally insured Credit Union.
- I 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 (I understand that this will assist, for example, in determining my eligibility for renewal of credit and additional extensions of credit). I authorize the Credit Union to give information concerning my credit experience with you to others. I understand and agree that the Credit Union may retain this application and any other credit information it may receive.
- I agree that by activation, use or authorizing another to use the Account, I will be bound by the terms and conditions of the applicable L.A. Financial Federal Credit Union Truth-in-Lending Disclosure entitled: A) Visa Card Agreement and Federal Truth-in-Lending Disclosure Statement, or B) Loanliner Credit Agreement (which will be given to me if my application is approved and before the first transaction is made).
- For California Residents Only - I waive my right to confidentiality of my records with the California Department of Motor Vehicles (DMV) and authorize L.A. Financial to obtain such information from the DMV.

WE INTEND TO APPLY FOR JOINT CREDIT: Applicant's Initials _____ Co-Applicant's (Joint) Initials _____

X _____ **X** _____
Applicant's Signature Date Co-Applicant's Signature Date

X _____ **X** _____
Applicant's Signature Date

X _____ **X** _____
Co-Applicant's Signature Date

IMPORTANT VISA DISCLOSURE INFORMATION

* Tier	VISA PLATINUM	VISA GOLD	VISA CLASSIC	VISA SAVINGS SECURED CLASSIC
Non-Variable** Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers.	11.96%	12.96%	<u>Tier 1*</u> 13.96%	15.96%
			<u>Tier 2*</u> 14.96%	
Grace Period for Repayment of Balance for Purchases	You have 25 days on average.			
Method of Computing the Balance for Purchases	Average daily balance method (including new purchases).			
Annual Fees	NONE	NONE	NONE	NONE
Transaction Fee for Cash Advances and Balance Transfers:	NONE	NONE	NONE	NONE
Late Payment Fee:	A late charge of \$35.00 will be charged if payment is past due more than 10 days.			
VISA International Service Assessment Fee:	1% of international transaction requiring currency conversion 0.8% of international transaction without currency conversion			

* Eligibility for Tiers is based on credit evaluation.

**VISA non-variable rates are subject to change in June and December.

The information disclosed was accurate as of 2-22-2010 and is subject to change after that date. Please contact us at P.O. Box 6015, Pasadena, CA 91102-6015 or Call (800) 894-1200 for current information.