

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES)
THIS APPLICATION MAY BE USED TO APPLY FOR ANY OF THE FOLLOWING:

LOAN AMOUNT REQUESTED \$ _____

PURPOSE OF LOAN: _____

OVERDRAFT PROTECTION FOR CHECKING ACCOUNT # _____

SIGNATURE LOAN ACCOUNT

VISA CREDIT CARD * (See **IMPORTANT VISA DISCLOSURE INFORMATION** in **SECTION I** on reverse)

* CHECK ONE: VISA PLATINUM VISA PLATINUM SECURED
(Must sign Pledge of Shares in **SECTION II** on reverse)

NUMBER OF CARDS _____

NAME(S) TO APPEAR _____

ON CARD(S) _____

AUTO

SHARES / CERTIFICATE-- ACCOUNT: _____
(shares will be frozen)

RV WATER CRAFT OTHER _____

CREDIT INSURANCE OPTIONS: CHECK COVERAGES DESIRED. THE CREDIT UNION WILL DISCLOSE THE COST OF THIS VOLUNTARY INSURANCE TO YOU. A SEPARATE INSURANCE ELECTION WHICH DISCLOSES THE TERMS AND CONDITIONS MUST BE SIGNED FOR COVERAGE TO BECOME EFFECTIVE. JOINT CREDIT LIFE INSURANCE SINGLE CREDIT LIFE INSURANCE CREDIT DISABILITY INSURANCE

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 (Co-signer or joint applicants of at least 21 years of age must complete the Applicant section)

* 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 PAYMENT

CASH PAY

APPLICANT

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO. _____ SOCIAL SECURITY NO. _____

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

CELL PHONE () _____ E-MAIL _____

CURRENT STREET ADDRESS _____ APT. NO. _____ RENT OWN OTHER _____ YEARS AT THIS ADDRESS _____

CITY _____ STATE _____ ZIP _____

PREVIOUS STREET ADDRESS (IF LESS THAN 5 YEARS ABOVE) _____ RENT OWN OTHER _____ FROM _____ TO _____

DATE OF BIRTH () _____ HOME PHONE () _____ MARITAL STATUS: MARRIED/RDP SEPARATED SINGLE

EMPLOYMENT INCOME

PRESENT EMPLOYER _____ GROSS MONTHLY SALARY \$ _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

POSITION/TYPE OF WORK _____ START DATE _____ WORK PHONE NO. _____

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

MORTGAGE / RENT MONTHLY PAYMENT / RENT \$ _____ BALANCE \$ _____ MARKET VALUE \$ _____

WHO DO YOU PAY RENT OR MORTGAGE TO? _____

ADDITIONAL LOANS ON YOUR HOME → TOTAL MONTHLY PAYMENTS \$ _____ TOTAL BALANCE \$ _____

WHO DO YOU PAY SECOND OR OTHER REAL ESTATE LOANS TO? _____

ARE YOU CURRENTLY IN BANKRUPTCY? YES NO HAVE YOU EVER FILED FOR BANKRUPTCY YES NO

IF YOU ANSWERED YES TO THE QUESTION ABOVE, ENTER THE YEAR YOU FILED _____ IS YOUR INCOME LIKELY TO CHANGE IN THE NEXT TWO YEARS? YES NO EXPLAIN _____

PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU) _____ RELATIONSHIP _____

ADDRESS _____ PHONE () _____

CO-APPLICANT

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO. _____ SOCIAL SECURITY NO. _____

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

CELL PHONE () _____ E-MAIL _____

CURRENT STREET ADDRESS _____ APT. NO. _____ RENT OWN OTHER _____ YEARS AT THIS ADDRESS _____

CITY _____ STATE _____ ZIP _____

PREVIOUS STREET ADDRESS (IF LESS THAN 5 YEARS ABOVE) _____ RENT OWN OTHER _____ FROM _____ TO _____

DATE OF BIRTH () _____ HOME PHONE () _____ MARITAL STATUS: MARRIED/RDP SEPARATED SINGLE

EMPLOYMENT INCOME

PRESENT EMPLOYER _____ GROSS MONTHLY SALARY \$ _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

POSITION/TYPE OF WORK _____ START DATE _____ WORK PHONE NO. _____

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

MORTGAGE / RENT MONTHLY PAYMENT / RENT \$ _____ BALANCE \$ _____ MARKET VALUE \$ _____

WHO DO YOU PAY RENT OR MORTGAGE TO? _____

ADDITIONAL LOANS ON YOUR HOME → TOTAL MONTHLY PAYMENTS \$ _____ TOTAL BALANCE \$ _____

WHO DO YOU PAY SECOND OR OTHER REAL ESTATE LOANS TO? _____

ARE YOU CURRENTLY IN BANKRUPTCY? YES NO HAVE YOU EVER FILED FOR BANKRUPTCY YES NO

IF YOU ANSWERED YES TO THE QUESTION ABOVE, ENTER THE YEAR YOU FILED _____ IS YOUR INCOME LIKELY TO CHANGE IN THE NEXT TWO YEARS? YES NO EXPLAIN _____

PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU) _____ RELATIONSHIP _____

ADDRESS _____ PHONE () _____

THIS SECTION FOR CREDIT UNION USE ONLY:

APPLICATION SUBMITTED IN PERSON DROPPED OFF BY MAIL BY PHONE DATE _____ TIME _____ INIT _____

WE WILL CALL BORROWER AT () _____ OR BORROWER WILL CALL US

ANSWER PROMISED BY: _____ DATE _____ TIME _____

LOC \$ _____ FIRST SIG. ADV. \$ _____ VISA LIMIT \$ _____

SIGNATURES REQUIRED ON REVERSE

IN A HURRY? SEE REVERSE SIDE FOR SPECIAL INSTRUCTIONS

Section I: Disclosure Information

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	VISA Platinum 10.25% to 14.50% when you open your account, based on your credit worthiness VISA Platinum Secured 11.00%
How to Avoid Paying Interest on Purchases	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.
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	
Annual Fee	\$5.00
Transaction Fees	None
♦ Balance Transfer	None
♦ Cash Advance	None
♦ Foreign Transaction	None
Penalty Fees	\$10.00
♦ Late Payment	None
♦ Over-the-Credit Limit	\$35.00
♦ Returned Payment	\$35.00

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 is accurate as of January 1, 2013. This information may have changed after that date. To find out what may have changed, call us at (909) 889-0838 or (866) 429-7493 (outside of 909 area code) or write to us at 401 West 2nd Street, San Bernardino, CA 92401-1570.

SECTION II For VISA Platinum Secured Card Applicants Only

PLEDGE OF SHARES (SPECIFIC)
I, _____, pledge to _____ 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.

SIGNATURE _____ DATE _____

PLEDGE OF SHARES (CONSENSUAL)
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.

SIGNATURE _____ DATE _____

SECTION III AGREEMENT

"You" and "Your" mean each and all of the applicants signing below.

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, 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 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 1st Valley Credit Union disclosure entitled: Visa Card Agreement and Disclosure (which will be given to you if your application is approved and before the first transaction is made).

4. 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).

5. You agree to be bound by the cross collateral clause which is contained in all loan types (not applicable to credit cards. Please refer to the Pledge of Shares in SECTION II of this application).

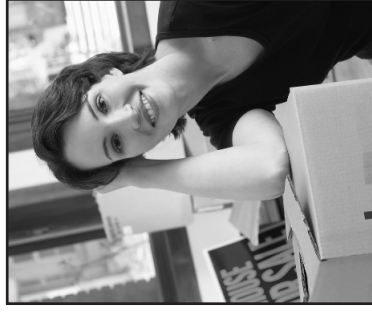
SIGNATURES (NOT APPLICABLE TO CREDIT CARDS)

You have read and agree to be bound by the Agreement above including the **CROSS COLLATERAL CLAUSE AND CROSS DEFAULT CLAUSE** (Not applicable to credit cards. Please refer to the Pledge of Shares in **SECTION II** of this application).

Applicant Signature _____ Date _____

Applicant Signature _____ Date _____

LOAN APPLICATION



To insure the lowest possible interest rates for all members, all loans are secured by a general pledge of shares.



401 West 2nd Street
San Bernardino, CA 92401-1570
(909) 889-0838
(866) 429-7493 (outside 909 area code)
www.1stvalleycu.com