

**PLEASE CHECK ONE BOX.**

**IMPORTANT: Read these Directions before completing this Application**

- You are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- You are applying for a joint account or an account that you and another person will use, complete all Sections A and B, providing information in B about the joint applicant or user. We intend to apply for joint credit. Applicant: \_\_\_\_\_ Co-Applicant: \_\_\_\_\_
- You are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Co-Borrower Section B about the person on whose alimony, support, or maintenance payments or income or assets you are relying on.

**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 extension 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.
3. You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable Rancho Federal Credit Union disclosure entitled: A) Signature - Overdraft and Share Secured Line of Credit Note and Federal Disclosure Statement, or B) MasterCard Agreement and Disclosure (which will be given to you if your application is approved and before the first transaction is made). All other loans types will be disclosed on the Closed-End Note, Disclosure, Loan and Security Agreements.

**SIGNATURES** I have read and agree to be bound by the Agreement above.

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

**I AM REQUESTING A LOAN FOR:**  
 (Please Check One)

- Credit Card (complete MasterCard request section below)
- New Auto
- Used Auto
- New Motorcycle
- Personal Expenses / Signature Loan Unsecured
- Personal Expenses / Signature Loan - Secured  
 - Secured with Shares or Share Certificate

**Loan Amount \$** \_\_\_\_\_

- Purchase  Refinance  Lease Buy-Out
- Dealer  Private Party

Year \_\_\_\_\_ Make \_\_\_\_\_

Model \_\_\_\_\_

**I Prefer to Repay My Loan By:**

- Payroll Deduction  Direct Deposit  Cash/Check Payment  Transfer

**Insurance Requested:**

- Single Life  Joint Life  Single Disability  Joint Disability  MBI  GAP  None

**MASTERCARD REQUEST**

MasterCard Credit Line Requested \$ \_\_\_\_\_

- New MasterCard Request
- Add Joint Applicant
- Increase Credit Line

Name(s) to Appear \_\_\_\_\_  
 on MasterCard

- Regular MasterCard Credit Limit: up to \$15,000
- Premier MasterCard Credit Limit: up to \$15,000

See panel at right for current rates, fees and other charges for our MasterCard Credit Card program.

**Return your application by**



**Fax**

To Nearest Branch



**Mail**

To Nearest Branch



**In Person**

At Nearest Branch

**CHECKLIST**

Being prepared when you submit your loan application will quicken the process. Please review this checklist and bring the following documents with you when you meet with your loan officer for the first time.

- 1. IDENTIFICATION**  Primary  Co-Borrower/Co-Signer  
 Copy of Valid ID or Drivers License
- 2. VERIFICATION OF INCOME**  Primary  Co-Borrower/Co-Signer
  - A) Most recent Pay Stubs for the past 30 days
  - B) Self-Employed or your salary is commission based:  
 Please provide a full signed copy of your last (2) years of federal tax returns (1040's). Include all schedules, worksheets and make sure the copies you supply are signed.
    - Last 2 years of 1040's
    - Year to Date Profit & Loss Statement for this year.
  - C) **Other additional income such as alimony, child support, bonuses etc.**
    - Provide copy of written agreement with proof of income received.
- 3. PRIMARY RESIDENCE**  
 If you pay rent, provide a copy of your rent or lease agreement.
  - Rent / Lease Contract
- 4. BANKRUPTCY**
  - If you have filed for Bankruptcy protection in the last 7 years, attach a "Reason for Bankruptcy Letter."
  - Provide a complete copy of your Bankruptcy paperwork including Discharge.

**ACKNOWLEDGEMENT OF PLEDGE OF SHARES FOR MASTERCARD APPLICANTS ONLY**

BY REQUESTING AND RECEIVING, SIGNING AND USING, OR PERMITTING OTHERS TO USE A MASTERCARD ISSUED TO YOU BY RANCHO FEDERAL CREDIT UNION, YOU AGREE, AS CARDHOLDER, TO THE TERMS OF THE MASTERCARD AGREEMENT AND DISCLOSURE STATEMENT, AND YOU FURTHER ACKNOWLEDGE AND AGREE THAT THE MASTERCARD AGREEMENT AND DISCLOSURE STATEMENT CONTAINS THE FOLLOWING PROVISION:

If you have executed a written agreement granting a security interest in any deposit accounts (checking, savings, or share accounts) or other funds held by issuer to secure your obligations under this credit card plan, such accounts and/or funds are additional security for your obligations to issuer arising from the use of your card.

THIS MEANS THAT IF YOU ARE IN DEFAULT UNDER THE TERMS OF THE MASTERCARD PROGRAM, WE MAY EXERCISE OUR RIGHTS AS A SECURED PARTY TO APPLY ANY FUNDS YOU HAVE ON DEPOSIT WITH US TO SATISFY YOUR INDEBTEDNESS.

**NOTICE:** This acknowledgment must be signed by you and returned to the Credit Union.

X \_\_\_\_\_ DATE \_\_\_\_\_  
 MEMBER'S SIGNATURE  
 X \_\_\_\_\_ DATE \_\_\_\_\_  
 SPOUSE/CO-APPLICANT'S SIGNATURE (IF APPLICABLE)

**IMPORTANT CREDIT CARD DISCLOSURE INFORMATION**

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	<b>PREMIER</b> <b>7.25%*</b>	<b>REGULAR</b> <b>15.96%*</b>
*This APR will vary with the market based on the Prime Rate.		
APR for Balance Transfer	<b>PREMIER</b> <b>7.25%*</b>	<b>REGULAR</b> <b>15.96%*</b>
*This APR will vary with the market based on the Prime Rate.		
APR for Cash Advances	<b>PREMIER</b> <b>7.25%*</b>	<b>REGULAR</b> <b>15.96%*</b>
*This APR will vary with the market based on the Prime Rate.		
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at: <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>	

Fees	
Annual Fee	None
Transaction Fees	None
• Balance Transfers	None
• Cash Advances	None
• Foreign Transactions	1% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	\$15.00
• Over-the-Credit Limit	None
• Returned Payment	\$25.00

**How We Calculate Your Balance:** We use a method called "average daily balance (including new purchases)" See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The above information is current as of 10-1-11 and is subject to change after that date. Please contact us at 12620 Erickson Avenue, Suite "H", Downey, CA 90242 or (562) 803-6401, if you wish to ascertain changes, if any, to the Credit Union's MasterCard Program.

# LOAN APPLICATION

## SECTION A - PRIMARY MEMBER Primary Member Co-Signer

PERSONAL INFORMATION			
NAME		JR./SR./III	
ADDRESS		YEARS AT THIS ADDRESS	
CITY	STATE	ZIP	
HOME PHONE ( )		CELL PHONE ( )	
SOCIAL SECURITY NO.	DRIVERS LICENSE NO.	BIRTH DATE	
FORMER STREET ADDRESS IF LESS THAN 2 YEARS			
ADDRESS		YEARS AT THIS ADDRESS	
CITY	STATE	ZIP	
EMPLOYER INFORMATION			
<input type="checkbox"/> Self Employed			
EMPLOYER NAME			
EMPLOYER ADDRESS			
YOUR POSITION/JOB TITLE		YOUR SUPERVISOR	
EMPLOYER TELEPHONE NO. ( )		<input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME	START DATE
NO. OF HOURS WORKED EACH WEEK		HOW OFTEN PAID	
PRIOR EMPLOYER IF LESS THAN 2 YEARS			
EMPLOYER NAME			
EMPLOYER ADDRESS			
YOUR POSITION/JOB TITLE		YOUR SUPERVISOR	
EMPLOYER TELEPHONE NO. ( )		START DATE	END DATE

### 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.

## SECTION B - CO-APPLICANT Spouse/RDP Other Joint with Spouse Co-Signer

PERSONAL INFORMATION			
NAME		JR./SR./III	
ADDRESS		<input type="checkbox"/> RENT <input type="checkbox"/> OWN <input type="checkbox"/> OTHER	YEARS AT THIS ADDRESS
CITY	STATE	ZIP	
HOME PHONE ( )		CELL PHONE ( )	
SOCIAL SECURITY NO.	DRIVERS LICENSE NO.	BIRTH DATE	
FORMER STREET ADDRESS IF LESS THAN 2 YEARS			
ADDRESS		YEARS AT THIS ADDRESS	
CITY	STATE	ZIP	

ACCOUNT NUMBER			
MONTHLY INCOME			
MONTHLY SALARY			
\$			
List Alimony, child support, or separate maintenance only if you want it considered. Provide copies of recent paystubs for the last 30 days for proof of Other Income.			
TYPE OF OTHER INCOME		MONTHLY AMOUNT	
		\$	
PERSONAL REFERENCES			
NEAREST RELATIVE - NOT LIVING WITH YOU			
RELATIVE NAME		JR./SR./III	
RELATIVE ADDRESS			
CITY		STATE	ZIP
RELATIVE HOME PHONE ( )		HOW RELATED TO YOU	
WHAT YOU OWE			
CHECK ONE: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH PARENTS			
1ST MORTGAGE/RENT-CREDITOR	BALANCE	INT RATE	PAYMENT
	\$	%	\$
2ND MORTGAGE-CREDITOR	BALANCE	INT RATE	PAYMENT
	\$	%	\$
AUTO LOAN-CREDITOR	BALANCE	INT RATE	PAYMENT
	\$	%	\$
CREDIT CARD-CREDITOR	BALANCE	INT RATE	PAYMENT
	\$	%	\$
OTHER LOAN-CREDITOR	BALANCE	INT RATE	PAYMENT
	\$	%	\$
ALIMONY-CREDITOR			PAYMENT
			\$
CHILD SUPPORT-CREDITOR			PAYMENT
			\$
Since you reside in a community property state and are applying for credit, please indicate your marital status:			
CHECK ONE: <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED			

EMPLOYER INFORMATION - CO-APPLICANT			
<input type="checkbox"/> Self Employed			
EMPLOYER NAME			
EMPLOYER ADDRESS			
YOUR POSITION/JOB TITLE		YOUR SUPERVISOR	
EMPLOYER TELEPHONE NO. ( )		<input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME	START DATE
# OF HOURS WORKED EACH WEEK		HOW OFTEN PAID	
PRIOR EMPLOYER IF LESS THAN 2 YEARS			
EMPLOYER NAME			
EMPLOYER ADDRESS			
YOUR POSITION/JOB TITLE		YOUR SUPERVISOR	
EMPLOYER TELEPHONE NO. ( )		START DATE	END DATE

MONTHLY INCOME	
MONTHLY SALARY	RELATIONSHIP TO PRIMARY APPLICANT
\$	
List Alimony child support or separate maintenance only if you want it considered. Provide copies of recent paystubs for the last 30 days for proof of other income.	
TYPE OF OTHER INCOME	MONTHLY AMOUNT
	\$
Since you reside in a community property state and are applying for credit, please indicate your marital status:	
CHECK ONE: <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED	