

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of November 15, 2018. You can call Us at 626.799.0882 or write Us at P.O. Box 7132, Pasadena, CA 91109-7132 to inquire if any changes have occurred since the effective date.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) For Purchases</b>	<p>VISA Platinum Preferred: <b>8.99% - 17.99%</b> when You open Your account, based on creditworthiness.</p> <p>VISA Platinum Rewards: <b>12.99% - 17.99%</b> when You open Your account, based on creditworthiness.</p> <p>Secured VISA Platinum Preferred: <b>8.99%</b></p> <p>Secured VISA Platinum Rewards: <b>12.99%</b></p>
<b>Annual Percentage Rate (APR) For Balance Transfers</b>	<p>VISA Platinum Preferred: <b>8.99% - 17.99%</b> when You open Your account, based on creditworthiness</p> <p>VISA Platinum Rewards: <b>12.99% - 17.99%</b> when You open Your account, based on creditworthiness</p> <p>Secured VISA Platinum Preferred: <b>8.99%</b></p> <p>Secured VISA Platinum Rewards: <b>12.99%</b></p>
<b>Annual Percentage Rate (APR) For Cash Advances</b>	<p>VISA Platinum Preferred: <b>8.99% - 17.99%</b> when You open Your account, based on creditworthiness</p> <p>VISA Platinum Rewards: <b>12.99% - 17.99%</b> when You open Your account, based on creditworthiness</p> <p>Secured VISA Platinum Preferred: <b>8.99%</b></p> <p>Secured VISA Platinum Rewards: <b>12.99%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>.</b>

<b>Fees</b>	
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li><b>Foreign Transaction</b></li> </ul>	<p><b>1.00%</b> of each foreign currency transaction in U.S. dollars.</p> <p><b>0.80%</b> of each U.S. dollar transaction that occurs in a foreign country.</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li><b>Returned Payment</b></li> <li><b>Returned Convenience Check</b></li> <li><b>Late Payment</b></li> </ul>	<p>Up to <b>\$25.00</b></p> <p>Up to <b>\$25.00</b></p> <p>Up to <b>\$25.00</b></p>

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



**PASADENA  
FEDERAL CREDIT UNION**  
P.O. Box 7132  
Pasadena, CA 91109-7132  
626.799.0882 • FAX 626.799.5114  
www.pfcu.org

# LOAN APPLICATION

PRINT OR TYPE ALL INFORMATION

	ACCOUNT NUMBER - APPLICANT	ACCOUNT NUMBER - CO-APPLICANT	DATE
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**NOTICE: Married Applicants may apply for a separate account. Check the appropriate box below to indicate the type of credit for which You are applying.**  
**If You live in a community property state, are You:**  Married  Separated  Unmarried (Includes Single, Divorced and Widowed)  
 **Individual Credit:** Complete Applicant sections. Complete other sections as follows: (1) Information about Your spouse if You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or Puerto Rico or Your spouse will use the Account; and (2) If You are relying on alimony, spousal support, child support or separate/spousal maintenance as a basis for repayment of the credit applied for, provide information about the party making those payments.  
 **Joint Credit:** Provide information about both of You by completing Applicant and Spouse/Co-Applicant sections.  
 Definitions: Whenever used in this application, the words "You" and "Your" refer to the applicant(s), and the words "We," "Us," and "Our" refer to Lender.

**Type of Credit Applied For:** **\*Please refer to the Important Credit Card Disclosure located on page 2 for rate, fee and cost information.**

Signature Loan: Amount Requested \$ \_\_\_\_\_  
 Overdraft/Line of Credit: Limit Requested \$ \_\_\_\_\_  
 VISA\*: Limit Desired \$ \_\_\_\_\_

New Vehicle \$ \_\_\_\_\_  Used Vehicle \$ \_\_\_\_\_  
 Purpose \_\_\_\_\_ Year/Make/Model \_\_\_\_\_

Method of Payment:  Payroll Deduction  Monthly Coupons  Automatic Transfer From ACCOUNT NUMBER \_\_\_\_\_

**APPLICANT**

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		DRIVER'S LICENSE NUMBER		BIRTHDATE
CURRENT STREET ADDRESS		APT. NO.	SINCE (MO./YR.)	
CITY		STATE	ZIP	
<input type="checkbox"/> RENT <input type="checkbox"/> BUYING <input type="checkbox"/> OWN <input type="checkbox"/> OTHER	MONTHLY AMOUNT		HOME TELEPHONE NUMBER ( )	
NAME AND TELEPHONE NUMBER OF NEAREST RELATIVE NOT LIVING WITH YOU				
NAME AND TELEPHONE NUMBER OF NEAREST REFERENCE NOT LIVING WITH YOU				

**SPOUSE/CO-APPLICANT**

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		DRIVER'S LICENSE NUMBER		BIRTHDATE
CURRENT STREET ADDRESS		APT. NO.	SINCE (MO./YR.)	
CITY		STATE	ZIP	
<input type="checkbox"/> RENT <input type="checkbox"/> BUYING <input type="checkbox"/> OWN <input type="checkbox"/> OTHER	MONTHLY AMOUNT		HOME TELEPHONE NUMBER ( )	
NAME AND TELEPHONE NUMBER OF NEAREST RELATIVE NOT LIVING WITH YOU				
NAME AND TELEPHONE NUMBER OF NEAREST RELATIVE NOT LIVING WITH YOU				

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

CURRENT EMPLOYER			HIRE DATE MONTH/YEAR	
ADDRESS				
CITY		STATE	ZIP	TELEPHONE NUMBER ( )
POSITION			MONTHLY SALARY \$	
FORMER EMPLOYER - Name/Address/Telephone				YEARS
OTHER INCOME TYPE		MONTHLY AMT. \$	TOTAL MO. INCOME \$	
NAME/ADDRESS/TELEPHONE OF OTHER INCOME SOURCE				

CURRENT EMPLOYER			HIRE DATE MONTH/YEAR	
ADDRESS				
CITY		STATE	ZIP	TELEPHONE NUMBER ( )
POSITION			MONTHLY SALARY \$	
FORMER EMPLOYER - Name/Address/Telephone				YEARS
OTHER INCOME TYPE		MONTHLY AMT. \$	TOTAL MO. INCOME \$	
NAME/ADDRESS/TELEPHONE OF OTHER INCOME SOURCE				

**CREDIT INFORMATION**

TYPE OF LOAN	ACCOUNT NUMBER	NAME AND ADDRESS OF CREDITOR	PRESENT BALANCE	MONTHLY PAYMENTS
2ND MORTGAGE				
AUTO	MAKE YEAR MODEL	LIC#	I.D.	

**Please answer the following questions. If a yes answer is given, explain on attached sheet.**

	A		C		Please check: A – Applicant C – Spouse/co-Applicant	A		C	
	YES	NO	YES	NO		YES	NO	YES	NO
1. Have You filed a petition for bankruptcy in the last 10 years?									
2. Have You ever had credit in any other name? What Name _____									
3. Have You any collection actions or suits pending, judgments filed, tax liens filed, alimony or support awards against You?									
4. Do You have any past due bills?									
5. Indicate immigration status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other									

**SIGNATURES**

You warrant the truth of the information contained herein and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Credit Line Account Program, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **If You are issued a Credit Card, You grant and consent to a lien on Your shares with Us (except IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.**

You hereby acknowledge Your intent to apply for joint credit \_\_\_\_\_

Applicant's Initials	Co-Applicant's Initials
<b>APPLICANT</b> SIGNATURE	<b>SPOUSE/CO-APPLICANT</b> SIGNATURE
DATE	DATE