

MULTIPURPOSE CREDIT APPLICATION

1 READ AND COMPLETE

Married applicants may apply for individual credit. I must complete spousal information only if I am a resident of a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if I am relying on income or property from a community property state, or if I am applying for joint credit with my spouse. Applicant must have an open Credit Union account with a minimum \$25 deposit. **PLEASE COMPLETE BOTH SIDES OF THIS APPLICATION.**

► **I am applying for: (check all that apply)**

- VISA Credit Card
- Vehicle Loan
 - New Vehicle
 - Used Vehicle
 - Refinanced from: _____
(Name of institution)
- Recreational Vehicle Loan
- Motorcycle Loan
- Personal Loan (Purpose: _____)
- Share/Certificate Secured Loan (Purpose: _____)

Joint Credit means that either party may use this account without the other's approval. Each applicant is entitled to any credit device issued pursuant to this account.

Are you interested in having your loan protected? YES NO

If you answered "yes," then the Credit Union will disclose the cost of this voluntary payment protection to you. A separate election, which discloses the terms and conditions must be signed for protection to be effective.

PRIMARY

2 APPLICANT INFORMATION

CO-APPLICANT

NAME (FIRST-INITIAL-LAST) <i>(Please Print)</i>			ACCOUNT NUMBER			NAME (FIRST-INITIAL-LAST)			ACCOUNT NUMBER						
HOME PHONE NUMBER		CELL PHONE NUMBER		BUSINESS PHONE/EXT			HOME PHONE NUMBER		CELL PHONE NUMBER		BUSINESS PHONE/EXT				
BIRTHDATE	DRIVER'S LICENSE NUMBER/STATE			SOCIAL SECURITY NUMBER			BIRTHDATE	DRIVER'S LICENSE NUMBER/STATE			SOCIAL SECURITY NUMBER				
PRESENT ADDRESS (STREET-CITY-STATE-ZIP)				<input type="checkbox"/> OWN <input type="checkbox"/> RENT MO. RENT/MORTGAGE: \$ _____ TIME AT THIS ADDRESS: _____ YRS _____ MOS				PRESENT ADDRESS (STREET-CITY-STATE-ZIP)				<input type="checkbox"/> OWN <input type="checkbox"/> RENT MO. RENT/MORTGAGE: \$ _____ TIME AT THIS ADDRESS: _____ YRS _____ MOS			
PREVIOUS ADDRESS (STREET-CITY-STATE-ZIP) <i>(If less than two years at current address)</i>				<input type="checkbox"/> OWN <input type="checkbox"/> RENT MO. RENT/MORTGAGE: \$ _____ TIME AT THIS ADDRESS: _____ YRS _____ MOS				PREVIOUS ADDRESS (STREET-CITY-STATE-ZIP) <i>(If less than two years at current address)</i>				<input type="checkbox"/> OWN <input type="checkbox"/> RENT MO. RENT/MORTGAGE: \$ _____ TIME AT THIS ADDRESS: _____ YRS _____ MOS			
COMPLETE FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED						COMPLETE FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED									
NUMBER OF DEPENDENTS _____						NUMBER OF DEPENDENTS _____									

3 EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER/SCHOOL				NAME AND ADDRESS OF EMPLOYER/SCHOOL			
POSITION		DATE EMPLOYED		POSITION		DATE EMPLOYED	
IF EMPLOYED IN CURRENT POSITION LESS THAN TWO YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS AND POSITION				IF EMPLOYED IN CURRENT POSITION LESS THAN TWO YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS AND POSITION			
YEARS AT JOB				YEARS AT JOB			

4 INCOME INFORMATION

Alimony, child support or separate maintenance income need not be revealed if you do not want it considered as a basis for repayment.

MONTHLY GROSS INCOME OR ADJUSTED GROSS INCOME FOR SELF-EMPLOYED \$ _____		OTHER INCOME- GROSS \$ _____ SOURCE: _____		MONTHLY GROSS INCOME OR ADJUSTED GROSS INCOME FOR SELF-EMPLOYED \$ _____		OTHER INCOME- GROSS \$ _____ SOURCE: _____	
---	--	---	--	---	--	---	--

5 REFERENCES

NAME AND COMPLETE ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP		NAME AND COMPLETE ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	
		HOME PHONE NUMBER				HOME PHONE NUMBER	

6 VISA DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances.	11.99% –Visa Platinum – This APR will vary with the market based on the Prime Rate. 13.99% –Visa Gold – This APR will vary with the market based on the Prime Rate. 17.99% –Visa Classic/Visa First.
Penalty APR and When it Applies	Pacific Oaks Federal Credit Union has no Penalty APR.
How to Avoid Paying Interest on Purchases	Your due date is at least 27 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.
Minimum Interest Charge	Pacific Oaks Federal Credit Union has no Minimum Interest Charge.
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None None
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	\$25.00 None \$35.00

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

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

Change in Terms. We may change the terms of this Agreement at any time to the extent permitted by law, by mailing to you written notice of the changes, as required by the Federal Truth in Lending Act, at least 45 days before the change becomes effective. Any change in terms amends this Agreement and governs as of the effective date, and will apply both to transactions made on or after such date and to any outstanding account balance as of such date. For variable rate Visa cards, a change in the ANNUAL PERCENTAGE RATE based upon the variable rate formula set forth in this Agreement is not a change in terms requiring advance notice.

NOTE: Information regarding the costs of the VISA credit card accounts is accurate as of July 1, 2010. This information is subject to change after that date. To inquire about current rates, you may call any branch office or (805) 384-1100 between 9:00 AM and 5:00 PM, Monday through Friday, or write us at: Pacific Oaks Federal Credit Union, VISA Department, P.O. Box 6004, Camarillo, CA 93011-6004. Other important information about VISA credit card programs is contained in the Account Agreement and Disclosure Statement you will receive upon approval of your application.

AUTHORIZATION FOR PAYMENT BY ACCOUNT TRANSFER. In order to prevent a default and possible cancellation of my VISA account, if I do not make the minimum monthly payment or other required payments on my VISA account when due, by initialing here I request and authorize the Credit Union to make all payments due (or any portion thereof) by transferring and applying funds from any Credit Union account of which I am an owner, including any and all subsequent deposits to accounts.

INITIAL HERE
X _____

7 REQUIRED SIGNATURES

The terms "I", "ME, and "MINE" mean each of those signing below. I certify that all the information on this application is complete and accurate. Pacific Oaks FCU may at any time take steps to verify any of this information and may receive and exchange credit information concerning me with others, to the maximum extent permitted by law. I also authorize Pacific Oaks FCU to obtain information regarding me, or any motor vehicle I own, from the California Department of Motor Vehicles (or any comparable authority in other states) and I waive the provisions of Vehicle Code Section 1801.21 with regard to disclosure of any information by such Department. If I am applying for a Visa credit card or other open-end line of credit, I agree to comply with and be bound by all of the terms of the Account Agreement and Disclosure Statement which will be provided to me upon approval of my application. I hereby acknowledge and agree that Pacific Oaks FCU has imposed a lien, pursuant to the Federal Credit Union Act, on all accounts (other than IRAs) on which I am an owner to secure payment of any and all loans any of the undersigned may have with, or any other amounts any of the undersigned may owe Pacific Oaks FCU except for unsecured credit card accounts. I understand and agree that this lien may be enforced by Pacific Oaks FCU, without court action or legal process, in the event any of the undersigned defaults on any such debt or obligation. In addition, I hereby grant to Pacific Oaks FCU a contractual lien and right of offset against any account of which I am an owner (other than IRAs) including the specific accounts identified in section 2 on the reverse of this Application (and all related sub-accounts), to secure payment of any amount any of the undersigned may owe Pacific Oaks FCU at any time other than unsecured credit card accounts. I understand and agree this lien and right of offset shall be in effect on all such accounts in order to secure payment of all or any portion of amounts any of the undersigned may owe Pacific Oaks FCU, without regard to the nature of the indebtedness, and may be exercised by Pacific Oaks FCU without court actions or legal process in the event I default on any debt or obligation owed to Pacific Oaks FCU. Any other collateral/security I have given to Pacific Oaks FCU in connection with any loan or obligation I may owe Pacific Oaks FCU shall also secure payment of this obligation, unless Pacific Oaks FCU specifically releases such lien or collateral in writing.

IF THERE IS A CO-APPLICANT, IT IS MY INTENT TO APPLY FOR JOINT CREDIT.

BY SIGNING, IT IS MY INTENT TO APPLY FOR JOINT CREDIT.

X _____
 PRIMARY APPLICANT SIGNATURE DATE

X _____
 CO-APPLICANT SIGNATURE DATE

ALL APPLICANTS FOR CREDIT MUST SIGN BEFORE SUBMITTING TO CREDIT UNION

ID verified by _____ for all applicants.