

Loan Application

- Car Loans
- Personal Loans
- VISA Credit Card
- Line of Credit
- Computer Loans
- Recreational Vehicle
- Motorcycles
- New & Used

Disclosure Information - VISA

Annual Percentage Rate for Purchases	A+ 9.9%	A 10.9%	B 12.9%	C 14.9%	D 17.9%
Other APRs - Cash Advances and Balance Transfers	A+ 9.9%	A 10.9%	B 12.9%	C 14.9%	D 17.9%
Variable rate information	Does not vary				
Grace period for repayment of the balance for purchases	25 days on average				
Method of computing the balance for purchases	Average Daily Balance (including new purchases)				
Annual Fees	No annual fee for tiers A+ / A / B. \$25 for Tier C. \$35 for Tier D.				
Transaction fee for Cash advances	None at the Credit Union				
Late Fee	\$10.00 (10 days after due date)				
Foreign Transaction Fee	1% charged by card issuer				

The above information is current as of 12-1-09 and is subject to change after that date. Please contact us at P.O. Box 1580, Long Beach, CA 90801 or (310) 603-8955, if you wish to ascertain changes, if any, to the Credit Union's VISA Credit Card Program.

Balance Transfer

Transfer other balances and save

Don't pay high interest rates! If you have high-interest cards from banks or department stores, reduce your finance charges and monthly payments by paying off those balances with your PFCU VISA Credit Card. You may be able to save money on interest charges and possibly lower your monthly payments. Just fill out the form below, and we'll do the rest.

1. Name of Credit Card Issuer _____

Address of Credit Card Issuer _____

Card Account No. _____

Outstanding Balance _____

2. Name of Credit Card Issuer _____

Address of Credit Card Issuer _____

Card Account No. _____

Outstanding Balance _____

Member Signature _____

"YOU" AND "YOUR" MEAN EACH AND ALL OF THE APPLICANTS SIGNING ON SHEET 1

The following applies to all Loan Applications.

- You certify under penalty of perjury the accuracy of the information given in the 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.
- You authorize the Credit Union to gather whatever credit and employment information it considers appropriate from time to time. 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 any loan application and any other credit information we 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.
- You authorize the Credit Union to obtain and periodically (re)verify employment, credit and checking account information as it deems appropriate from time to time. The Credit Union may use this information to assist us in determining your initial and ongoing eligibility for your account(s) and/or in making credit opportunities available to you.
- You agree that by using or authorizing another to use any loan account the Credit Union approves for you, you will be bound by the terms and conditions of the applicable Prosperity Federal Credit Union Loan Disclosures which will be given to you if your application is approved and before the first transaction is made.

ACKNOWLEDGEMENT OF PLEDGE OF SHARES FOR VISA APPLICANTS ONLY

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

Security Interest: Pledge of Shares. I hereby pledge all paid shares (including Share Savings, Share Checking and Share Certificate) and payment on shares, which I now have or hereafter may have in this Credit Union as security for loans, interest, late charges cost or expenses. The foregoing pledge of shares does not apply to any shares held in any individual Retirement Account.

THIS MEANS THAT IF YOU ARE IN DEFAULT UNDER THE TERMS OF THE VISA CARD 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 acknowledgement must be signed by you and returned to the Credit Union.

X Member's Signature _____
Date _____

X Spouse/Co-Applicant's Signature _____
Date _____



310.603.8955 • www.shellsouthwest.org



P.O. Box 1580
Long Beach, CA 90801
(310) 603-8955

Check the box indicating the type of credit you are applying for:
(FOR JOINT CREDIT YOU MUST INITIAL BELOW)*

- Individual Joint With Spouse* Co-Maker/Guarantor

PAYMENT METHOD: (choose one)

- CASH PAY
 PAYROLL DEDUCTION
(Not available for VISA payments)
 TRANSFER FROM SAVINGS CHECKING

TYPE OF LOAN:

- NEW AUTO COMPUTER
 USED AUTO RECREATIONAL VEHICLE
 PERSONAL LINE OF CREDIT
 SHARE SECURED LOAN
 MOTORCYCLE NEW & USED

Applicant having borrowing privilege may, if married, apply for an individual account.

- VISA CREDIT CARD **See Sheet 1 for Balance Transfer Request**
 NUMBER OF CARDS: _____

NAME(S) TO APPEAR ON CARD(S): _____

VISA Applicants must sign pledge of shares on reverse.

LOAN AMOUNT REQUESTED: \$ _____

PURPOSE OF LOAN: _____

SEE REVERSE FOR IMPORTANT DISCLOSURE INFORMATION - VISA

Complete Spouse/Co-Applicant section if (1) this is to be a joint account with your spouse (2) your spouse will use this account. (3) you live in a community property state or (4) you are relying on your spouse's income in applying for this account. This section must also be completed about your co-applicant if this for a joint account with someone other than your spouse.

SECTION A - APPLICANT

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO. SOCIAL SECURITY NO

MARITAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state (CA) or if you are applying for secured credit or a joint account. MARRIED SEPARATED UNMARRIED

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

CURRENT STREET ADDRESS (Do not use P.O. Box) APT. NO. AT THIS ADDRESS YEARS MONTHS

CITY STATE ZIP DRIVER'S LICENSE NO.

DATE OF BIRTH HOME PHONE () CELL PHONE ()

E-MAIL ADDRESS

REFERENCES

NAME, ADDRESS, AND PHONE NUMBER OF A RELATIVE NOT LIVING WITH YOU

NAME, ADDRESS, AND PHONE NUMBER OF A REFERENCE NOT LIVING WITH YOU

EMPLOYMENT INCOME If self-employed, attach 2 years income tax returns.

PRESENT EMPLOYER GROSS MONTHLY SALARY \$

ADDRESS OF PRESENT EMPLOYER

WORK PHONE EXT. NO. OF YEARS IN THIS LINE OF WORK ()

POSITION/TYPE OF WORK START DATE

PREVIOUS EMPLOYER AND POSITION

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

LIST ANY TYPE OF OTHER INCOME OR SECOND EMPLOYER HIRE DATE GROSS MONTHLY AMOUNT \$

TELL US ABOUT YOUR CREDIT HISTORY If you answer "Yes" to any question below, please explain on a separate sheet.

- Have you or your Spouse ever filed for bankruptcy or Chapter 13? Yes No
 Do you or your Spouse / Co-Applicant have credit under any other name? Yes No
 Are you a Co-Signer on another person's loan? Yes No
 Are any debts past due? Yes No
 Are there any unsatisfied judgments/collections against you? Yes No

HOUSING EXPENSE

Mortgage or Rent Live with Parents/Relative Monthly Payment \$ Mortgage Holder or Landlord Mortgage Account No. Fair Market Value \$

SIGNATURES I have read and agree to be bound by the Agreement on Sheet 1.

X Applicant Signature Date X Spouse/Co-Applicant Signature (if applicable) Date We intended to apply for joint credit if indicated above. APPLICANT INITIALS CO-APPLICANT INITIALS

SECTION B - CO-APPLICANT

PERSONAL INFORMATION

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