

LOAN APPLICATION



Huntington Beach City
Employees Credit Union

2000 Main Street • Room B-272
Huntington Beach, CA 92648
(714) 536-6517 • Fax (714) 969-0817
Mailing: P.O. Box 910, Huntington Beach, CA 92648

Section I: Disclosure Information

| Interest Rates and Interest Charges | | | |
|--|---|----------------------------|-------------------------------|
| Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers | VISA Platinum 9.00% | VISA Gold 11.90% | VISA Classic 15.00% |
| 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 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 ♦ Balance Transfer ♦ Cash Advance ♦ Foreign Transaction | None None None | | |
| Penalty Fees ♦ Late Payment ♦ Over-the-Credit Limit ♦ Returned Payment | \$10.00 None \$20.00 | | |

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 July 1, 2010. This information may have changed after that date. To find out what may have changed, call us at (714) 536-6517 or write to us at P.O. Box 910, Huntington Beach, CA 92648.

SECTION II: AGREEMENT

“You” and “Your” mean each and all of the applicants signing the application on page 2.

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 and employment information it 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.
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 Huntington Beach City Employees Credit Union disclosure entitled: A) Disclosure, Loan Agreement and Security Agreement, or B) Visa Card Agreement, (which will be given to you if your application is approved and before the first transaction is made).

HOW CAN WE EXPEDITE YOUR LOAN REQUEST?

1. To avoid any unnecessary delays in processing your loan request, do not leave any spaces blank. If a space does not apply, simply write in N/A.
2. All income must be verifiable. Acceptable proof of income: Pay check stubs issued within the last thirty days and/or two (2) years previous federal tax return.
3. All employment will be verified.

Huntington Beach City Employees Credit Union Loan Application

HOW CAN WE SERVE YOU? Applicant having borrowing privilege may, if married, apply for an individual account. **IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).**

This Account is to be an: Individual Account Joint Account (Spouse/RDP/Co-Applicant) You must initial below for joint account * Co-Signer ACCOUNT NO. _____

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

PURPOSE OF LOAN: _____

AMOUNT REQUESTED \$ _____

SIGNATURE LOAN

LINE OF CREDIT INITIAL ADVANCE TO BE \$ _____

SECURED: NEW AUTO USED AUTO OTHER _____

VISA CREDIT CARD * (See **IMPORTANT VISA DISCLOSURE INFORMATION** in SECTION I on page 1)

VISA CLASSIC VISA GOLD VISA PLATINUM

NUMBER OF CARDS _____

NAME(S) TO APPEAR _____

ON CARD(S) _____

NOTICE:

(1) If you have a spouse or registered domestic partner ("RDP"*, 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. However, if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), you are encouraged to consult with your own financial or legal advisor to ascertain whether community property assets may be at risk in the event of default.

(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.

PAYMENT METHOD DIRECT DEPOSIT AUTOMATIC PAYMENT CASH PAY

BI-WEEKLY BI-MONTHLY MONTHLY

CREDIT INSURANCE OPTIONS:

CREDIT LIFE AND/OR DISABILITY INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT UNDER THIS PLAN AND WILL BE INCLUDED ONLY IF REQUESTED BY THE APPLICANT. CHECK COVERAGE(S) DESIRED.

JOINT CREDIT LIFE INSURANCE SINGLE CREDIT LIFE INSURANCE CREDIT DISABILITY INSURANCE I DO NOT REQUEST CREDIT INSURANCE

APPLICANT

| PERSONAL INFORMATION | | | | | |
|-----------------------------|------------------------|---|------------------------|--|--|
| FIRST NAME | INITIAL | LAST NAME (JR./SR.) | | | |
| CURRENT STREET ADDRESS | APT. NO. (No P.O. Box) | <input type="checkbox"/> RENT <input type="checkbox"/> OWN <input type="checkbox"/> OTHER | YEARS AT THIS ADDRESS | | |
| CITY | STATE | ZIP | HOME PHONE () () () | | |
| CELL PHONE () () () | E-MAIL | | | | |
| SOCIAL SECURITY NO. | DRIVERS LICENSE NO. | DATE OF BIRTH | | | |

CO-APPLICANT Spouse/RDP Other

| PERSONAL INFORMATION | | | | | |
|-----------------------------|------------------------|---|------------------------|--|--|
| FIRST NAME | INITIAL | LAST NAME (JR./SR.) | | | |
| CURRENT STREET ADDRESS | APT. NO. (No P.O. Box) | <input type="checkbox"/> RENT <input type="checkbox"/> OWN <input type="checkbox"/> OTHER | YEARS AT THIS ADDRESS | | |
| CITY | STATE | ZIP | HOME PHONE () () () | | |
| CELL PHONE () () () | E-MAIL | | | | |
| SOCIAL SECURITY NO. | DRIVERS LICENSE NO. | DATE OF BIRTH | | | |

EMPLOYMENT INCOME

| | | | |
|---|----------|----------------|-------------------------|
| PRESENT EMPLOYER | | | GROSS MONTHLY SALARY \$ |
| ADDRESS | | | CITY STATE ZIP |
| DEPARTMENT | POSITION | YEARS / MONTHS | WORK PHONE NO. & EXT |
| 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 | | | GROSS MONTHLY AMOUNT \$ |

EMPLOYMENT INCOME

| | | | |
|---|----------|----------------|-------------------------|
| PRESENT EMPLOYER | | | GROSS MONTHLY SALARY \$ |
| ADDRESS | | | CITY STATE ZIP |
| DEPARTMENT | POSITION | YEARS / MONTHS | WORK PHONE NO. & EXT |
| 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 | | | GROSS MONTHLY AMOUNT \$ |

OUTSTANDING DEBTS

| | | | |
|--|-------------------------------------|-----------------------------------|--------------------|
| <input type="checkbox"/> MORTGAGE | MARKET VALUE \$ | BALANCE \$ | MONTHLY PAYMENT \$ |
| <input type="checkbox"/> RENT | WHO DO YOU PAY RENT OR MORTGAGE TO? | | |
| ALL OTHER DEBTS → | TOTAL BALANCE \$ | TOTAL MINIMUM MONTHLY PAYMENTS \$ | |
| DO YOU HAVE A: <input type="checkbox"/> BANKRUPTCY* <input type="checkbox"/> COLLECTION ACCOUNT* <input type="checkbox"/> PAST DUE ACCOUNTS* <input type="checkbox"/> JUDGEMENTS* <input type="checkbox"/> TAX LIENS* <input type="checkbox"/> CREDIT IN ANY OTHER NAME* | | | |
| *FURNISH WRITTEN EXPLANATION OR DOCUMENTATION. | | | |

OUTSTANDING DEBTS

| | | | |
|--|-------------------------------------|-----------------------------------|--------------------|
| <input type="checkbox"/> MORTGAGE | MARKET VALUE \$ | BALANCE \$ | MONTHLY PAYMENT \$ |
| <input type="checkbox"/> RENT | WHO DO YOU PAY RENT OR MORTGAGE TO? | | |
| ALL OTHER DEBTS → | TOTAL BALANCE \$ | TOTAL MINIMUM MONTHLY PAYMENTS \$ | |
| DO YOU HAVE A: <input type="checkbox"/> BANKRUPTCY* <input type="checkbox"/> COLLECTION ACCOUNT* <input type="checkbox"/> PAST DUE ACCOUNTS* <input type="checkbox"/> JUDGEMENTS* <input type="checkbox"/> TAX LIENS* <input type="checkbox"/> CREDIT IN ANY OTHER NAME* | | | |
| *FURNISH WRITTEN EXPLANATION OR DOCUMENTATION. | | | |

ADDITIONAL REAL ESTATE PROPERTY

| | | | | |
|-------------------|---------------------|--------------------|------------------|------------------|
| YEAR PURCHASED | ORIGINAL BALANCE \$ | HOLDER OF MORTGAGE | NO. OF UNITS | INCOME \$ MO. |
| PURCHASE PRICE \$ | PRESENT BALANCE \$ | MONTHLY PAYMENT \$ | UPKEEP/ANNUAL \$ | PRESENT VALUE \$ |

PERSONAL REFERENCE

| | |
|--|-------------------|
| NEAREST RELATIVE (NOT LIVING WITH YOU) | RELATIONSHIP |
| ADDRESS | PHONE () () () |

PERSONAL REFERENCE

| | |
|--|-------------------|
| NEAREST RELATIVE (NOT LIVING WITH YOU) | RELATIONSHIP |
| ADDRESS | PHONE () () () |

SIGNATURES

I HAVE READ AND AGREE TO BE BOUND BY THE AGREEMENT IN SECTION II ON PAGE 1. *We intended to apply for joint credit if indicated above

APPLICANT SIGNATURE _____ DATE _____ SPOUSE/CO-APPLICANT SIGNATURE (IF APPLICABLE) _____ DATE _____

Applicant Initials _____ Co-Applicant (Spouse) Initials _____