



AUTO CLUB
FEDERAL CREDIT UNION
18327 Gridley Road, Suite F
Cerritos, CA 90703
Telephone: (714) 850-5157 • (562) 924-1843

LOAN APPLICATION

DATE RECEIVED

NOTICE: Married applicants may apply for a separate account.

LOAN APPLICATION FOR:

<input type="checkbox"/> NEW AUTO	<input type="checkbox"/> USED AUTO	<input type="checkbox"/> MasterCard	Number of Cards _____
<input type="checkbox"/> SHARE/CERTIFICATE	Additional card(s) to be issued to: _____		
<input type="checkbox"/> SIGNATURE	_____		
<input type="checkbox"/> LINE OF CREDIT	_____		
<input type="checkbox"/> HOME EQUITY CREDIT LINE	MASTERCARD APPLICANTS MUST COMPLETE ACKNOWLEDGEMENT OF PLEDGE OF SHARES" SECTION ON SHEET 2		
<input type="checkbox"/> OTHER _____	SEE INSERT FOR IMPORTANT DISCLOSURE INCLUDING INFORMATION ABOUT RATES, FEES AND OTHER COSTS		

YOU ARE REQUESTING A LOAN OR CREDIT LIMIT OF: \$ _____

FOR THE PURPOSE OF: _____

SECTION A - APPLICANT

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.
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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	APT. NO.	YEARS AT THIS ADDRESS
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CITY	STATE	ZIP	DRIVER'S LICENSE NO.
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PERSONAL E-MAIL	CELL PHONE ()
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DATE OF BIRTH	HOME PHONE ()	NO. OF DEPENDENTS (NOT INCLUDING SELF)
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EMPLOYMENT INCOME

PRESENT EMPLOYER	GROSS MONTHLY SALARY \$
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WORK PHONE ()	HIRE DATE
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ADDRESS	POSITION
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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
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DO YOU HAVE A: ☐ BANKRUPTCY ☐ COLLECTION ACCOUNT ☐ PAST DUE ACCOUNTS
☐ JUDGMENTS ☐ TAX LIENS ☐ CREDIT IN ANY OTHER NAME _____
(MUST FURNISH WRITTEN EXPLANATION, DOCUMENTATION, AND BANKRUPTCY FILE.) (NAME)

PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU)	RELATIONSHIP
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ADDRESS	PHONE ()
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HOUSING EXPENSE

<input type="checkbox"/> Mortgage or <input type="checkbox"/> Rent <input type="checkbox"/> Live with Relatives	Mortgage Holder, Landlord, Relative - Name and Relationship	Mortgage Balance \$	Fair Market Value \$	Monthly Payment/Rent \$
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SIGNATURES

- You certify the accuracy of the information given 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 this application and any other credit information the Credit Union 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 agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable Auto Club Federal Credit Union Agreement and Federal Disclosure Statement (which will be given to you if your application is approved and before the first transaction is made).
- STATUTORY LIEN: If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in your account(s) (except (IRA) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without any further notice to you.

X
MEMBER'S SIGNATURE

DATE

X
CO-APPLICANT'S SIGNATURE

DATE



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MEMBER LOAN APPLICATION

Return your application by:

IN PERSON	18327 GRIDLEY ROAD, SUITE F, CERRITOS, CA 90703	<i>For speedier processing, attach current paystub or, if self-employed, current 2 years tax returns</i>
MAIL		
FAX	(714) 850-5645 OR (562) 924-5053	

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 AUTO CLUB 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:

SECURITY INTEREST - PLEDGE OF SHARES

You hereby pledge all paid shares and payment on shares, which you now have or hereafter may have in this Credit Union to apply to said loans, interest, late charges, costs or expenses. In the event of default in the payment of installments hereinabove agreed to be paid shares to the payment of said loans, interest, late charges, 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 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

MEMBER'S SIGNATURE

DATE

X

SPOUSE/CO-APPLICANT'S SIGNATURE (IF APPLICABLE)

DATE

CREDIT UNION USE ONLY

CC/LOAN OFFICER		
CC	CC	
APPROVAL AMOUNT	DATE	LOAN TYPE
ADV.ACTION/COMMENTS		
ECDA NOTICE SENT	TO	

SHEET 2 OF 2

IMPORTANT DISCLOSURE INFORMATION - MASTERCARD

Annual Percentage Rate for Purchases

Discounted Preferred Rate*

9.9%

Preferred Rate**

12.9%

Standard Rate**

14.5%

Annual Percentage Rate for Cash Advance and Balance Transfers

Discounted Preferred Rate*

9.9%*

Preferred Rate**

12.9%

Standard Rate**

14.5%

Variable Rate Information

Your rate does not vary on the Preferred or Standard Rate.

* The Discounted Preferred Rate is subject to change one year from date of issue. The rate at that time will be the then current Preferred Rate, currently at 12.09%. If you make a balance transfer or initiate a convenience check for \$500 or more the Discounted Preferred Rate will remain in effect for one year following the event.

Grace period for repayment of the balance for purchases

25 Days on average

Method of computing the balance for purchases

Average Daily Balance (including current transactions)

Annual Fees

Standard Rate only \$15.00 (possible rebate)

Late charge

\$25.00 (after 10 days)

**Rate differential based on credit score.

The above information is current as of 2-1-10 and is subject to change after that date. Please contact us at 18327 Gridley Road, Suite F, Cerritos, CA 90703 or call us at (562) 924-1843 or (714) 850-5157, if you wish to ascertain changes, if any, to the Credit Union's MasterCard Program.