

CREDIT UNION ACCOUNT NO. _____

LOAN APPLICATION FOR:

AUTO AUTO EQUITY VISA Number of Cards _____
 RV / BOATS Additional card(s) to be issued to: _____
 SIGNATURE _____
 SIGNATURE LINE OF CREDIT (OVERDRAFT) _____
 HOME EQUITY CREDIT LINE SEE SHEET 2 FOR IMPORTANT VISA CREDIT CARD DISCLOSURES INCLUDING INFORMATION ABOUT RATES, FEES AND OTHER COSTS.
 OTHER _____

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

FOR THE PURPOSE OF: _____

You are applying for:

Individual Account Joint Account Co-Signer/Guarantor
 Complete 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. Section B must also be completed about your co-applicant if this is for a joint account with someone other than your spouse.
 We intend to apply for joint credit if indicated above.
 Applicant _____ Co-Applicant _____
 Optional Credit Life and Disability Insurance:
 Credit Life and/or Disability Insurance is not required to obtain this loan and will not influence the loan decision. Understand that you are not obligated to purchase this insurance until you have received a cost disclosure. NOTE: Credit Life & Disability Insurance is not available on the Equity Credit Line Accounts.
 You are interested in:
 Credit Life and Credit Disability Insurance Credit Disability Insurance
 Credit Life Insurance You are not interested in Credit Insurance

SECTION A - APPLICANT

PERSONAL INFORMATION

SOCIAL SECURITY NO.	E-MAIL ADDRESS
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MARITAL STATUS (CHECK ONE): All users, signatories, borrowers and/or guarantors are and will be jointly and severally liable for all advances and the terms and conditions of this Agreement.

MARRIED SEPARATED UNMARRIED

FIRST NAME	INITIAL	LAST NAME
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CURRENT STREET ADDRESS	APT. NO.	YEARS AT THIS ADDRESS
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CITY	STATE	ZIP	DRIVER'S LICENSE NO.
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DATE OF BIRTH	HOME PHONE ()	NO. OF DEPENDENTS (NOT INCLUDING SELF)
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EMPLOYMENT INCOME

PRESENT EMPLOYER / LOCATION	GROSS MONTHLY SALARY \$
WORK PHONE ()	HIRE DATE
CELL PHONE ()	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	GROSS MONTHLY AMOUNT \$
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SECTION B - CO-APPLICANT

PERSONAL INFORMATION

SOCIAL SECURITY NO.	E-MAIL ADDRESS
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MARITAL STATUS (CHECK ONE): All users, signatories, borrowers and/or guarantors are and will be jointly and severally liable for all advances and the terms and conditions of this Agreement.

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FIRST NAME	INITIAL	LAST NAME
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CURRENT STREET ADDRESS	APT. NO.	YEARS AT THIS ADDRESS
------------------------	----------	-----------------------

CITY	STATE	ZIP	DRIVER'S LICENSE NO.
------	-------	-----	----------------------

DATE OF BIRTH	HOME PHONE ()	RELATIONSHIP TO APPLICANT
---------------	----------------	---------------------------

EMPLOYMENT INCOME

PRESENT EMPLOYER / LOCATION	GROSS MONTHLY SALARY \$
WORK PHONE ()	HIRE DATE
CELL PHONE ()	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	GROSS MONTHLY AMOUNT \$
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HOUSING EXPENSE

<input type="checkbox"/> Mortgage Impounds Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Rent <input type="checkbox"/> Live with Relatives	Mortgage Holder, Landlord, Relative - Name and Relationship	Mortgage Balance \$	Fair Market Value \$	Monthly Payment \$
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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 East County Schools 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 Accounts) 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

AGREEMENT

1. By signing on Sheet 1, 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.
2. 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.
3. You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the East County Schools Federal Credit Union Credit Card Disclosure and Agreement (which will be given to you if your application is approved and before the first transaction is made).
4. **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 Accounts) 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.
5. By signing on the reverse, you hereby voluntarily grant East County Schools Federal Credit Union a lien on any and all shares (except IRA Accounts) now or in the future on deposit with us and any dividends due or to become due in any account on which you are an owner and, if you are in default on your Credit Card Account, you authorize us to apply all shares (except IRA Accounts) then on deposit needed by us to repay your Credit Card account balance.

IMPORTANT DISCLOSURE INFORMATION - VISA

Interest Rates and Interest Charges									
Annual Percentage Rate for Purchases	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">VISA Classic & Share Secured</td> <td style="text-align: right; font-size: 1.2em;">12.50%</td> </tr> <tr> <td>VISA Platinum with CURewards™</td> <td style="text-align: right; font-size: 1.2em;">11.50%</td> </tr> <tr> <td>VISA Platinum Choice^{*(1)}</td> <td style="text-align: right; font-size: 1.2em;">5.00% to 17.50%</td> </tr> <tr> <td colspan="2" style="font-size: 0.8em;"><small>*The Platinum Choice APR may vary with the market based on the Prime Rate</small></td> </tr> </table>	VISA Classic & Share Secured	12.50%	VISA Platinum with CURewards™	11.50%	VISA Platinum Choice ^{*(1)}	5.00% to 17.50%	<small>*The Platinum Choice APR may vary with the market based on the Prime Rate</small>	
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APR for Balance Transfers	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Visa Classic & Share Secured</td> <td style="text-align: right;">12.50%</td> </tr> <tr> <td>Visa Platinum with CURewards™</td> <td style="text-align: right;">11.50%</td> </tr> <tr> <td>Visa Platinum Choice^{*(1)}</td> <td style="text-align: right;">5.00% To 17.50%</td> </tr> <tr> <td colspan="2" style="font-size: 0.8em;"><small>*The Platinum Choice APR may vary with the market based on the Prime Rate</small></td> </tr> </table>	Visa Classic & Share Secured	12.50%	Visa Platinum with CURewards™	11.50%	Visa Platinum Choice ^{*(1)}	5.00% To 17.50%	<small>*The Platinum Choice APR may vary with the market based on the Prime Rate</small>	
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APR for Cash Advances	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Visa Classic & Share Secured</td> <td style="text-align: right;">12.50%</td> </tr> <tr> <td>Visa Platinum with CURewards™</td> <td style="text-align: right;">11.50%</td> </tr> <tr> <td>Visa Platinum Choice^{*(1)}</td> <td style="text-align: right;">5.00% To 17.50%</td> </tr> <tr> <td colspan="2" style="font-size: 0.8em;"><small>*The Platinum Choice APR may vary with the market based on the Prime Rate</small></td> </tr> </table>	Visa Classic & Share Secured	12.50%	Visa Platinum with CURewards™	11.50%	Visa Platinum Choice ^{*(1)}	5.00% To 17.50%	<small>*The Platinum Choice APR may vary with the market based on the Prime Rate</small>	
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Penalty APR and when it applies	<p>17.50%</p> <p>This APR may be applied to your account when payment becomes 61 days past due. How long will the penalty APR Apply? If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>								
How to void Paying Interest on Purchases	Your due date is at least 25 days after the close of the billing cycle.								
Minimum Interest Charge	None								
For Credit Card tips from the Consumer Financial Protection Bureau	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: https://www.consumerfinance.gov/learnmore								

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: None • Cash Advance: 1% of the amount of each cash advance • Foreign Transactions: None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: \$15.00 after 5 days late • Returned Payment: \$20.00 • Over-the-Credit-Limit: None, you may not exceed your credit limit.
Other Fees	<ul style="list-style-type: none"> • Card Replacement: \$5.00 • Overnight Card/PIN replacement: \$15.00 • Account Research: \$15.00 per hour

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

Billing Rights: Information on my rights to dispute transactions and how to exercise those rights is provided in my VISA Credit Card Agreement and Disclosure Statement.

(1) Rate differential on VISA Platinum Choice based on credit score.

The above information is current as of 04-01-18 and subject to change after that date. Please contact us at 1069 Graves Avenue, Suite 100, El Cajon, CA 92021-4573 or (619) 588-1515, if you wish to learn changes, if any, to the Credit Union's VISA Credit Card Program.