

Consumer Loan Application

PLEASE CHECK BELOW FOR THE SERVICES YOU ARE REQUESTING

- Individual Credit**
- Joint Credit**
(for Joint Credit you must initial below)

NOTICE: (1) If you have a spouse or registered domestic partner ("RDP"), you must complete CO-APPLICANT section about your spouse or RDP if:
(a) You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI); or (b) The property used to secure the loan is located in a community property state; or (c) Your spouse or RDP will use the Account.
Your spouse or RDP should not fill out or 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.
(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-applicant 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.

Your Credit Union LAFFCU is pleased to offer you the credit services shown below:

Purpose _____ for Real Estate call 800.894.1200 x8264

Purchase Vehicle Refinance Vehicle Personal Loan

Line of Credit Overdraft Protection Other _____

Vehicle, VISA or Personal Loan Requested Amount

\$ _____

CREDIT CARD (see reverse side for "Important VISA Disclosure Information")

VISA® Platinum VISA® Gold VISA® Classic

Repayment: Payroll Deduction (Not available for credit cards) Automatic Payment (Transfer from CU account) Coupons Other _____

| APPLICANT | | ACCT NO. | |
|---|----------------------------|---|-----------|
| NAME (Last - First - Middle) | | SOCIAL SECURITY NUMBER | |
| E-MAIL ADDRESS | | BIRTH DATE | |
| HOME PHONE () | | DRIVER'S LICENSE NO. | |
| PRESENT ADDRESS | | CITY | STATE ZIP |
| ADDRESS SINCE / / | | MORTGAGE/RENT PAYMENT \$ | |
| <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER | | | |
| NAME OF EMPLOYER | | POSITION | |
| DATE OF HIRE | BUSINESS PHONE/EXT. () | GROSS ANNUAL INCOME \$ | |
| NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. | | OTHER INCOME \$ _____ per <input type="checkbox"/> MO <input type="checkbox"/> YR SOURCE: | |
| NAME AND ADDRESS OF FAMILY MEMBER NOT LIVING WITH YOU | | RELATIONSHIP | |
| ADDRESS | | HOME PHONE () | |

| CO-APPLICANT | | ACCT NO. | |
|---|----------------------------|---|-----------|
| NAME (Last - First - Middle) | | SOCIAL SECURITY NUMBER | |
| E-MAIL ADDRESS | | BIRTH DATE | |
| HOME PHONE () | | DRIVER'S LICENSE NO. | |
| PRESENT ADDRESS | | CITY | STATE ZIP |
| ADDRESS SINCE / / | | MORTGAGE/RENT PAYMENT \$ | |
| <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER | | | |
| NAME OF EMPLOYER | | POSITION | |
| DATE OF HIRE | BUSINESS PHONE/EXT. () | GROSS ANNUAL INCOME \$ | |
| NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. | | OTHER INCOME \$ _____ per <input type="checkbox"/> MO <input type="checkbox"/> YR SOURCE: | |
| NAME AND ADDRESS OF FAMILY MEMBER NOT LIVING WITH YOU | | RELATIONSHIP | |
| ADDRESS | | HOME PHONE () | |

ASSETS / OUTSTANDING DEBTS

| Owner of Asset / Debt | | Financial Institution / Other | Present Balance | Monthly Payment | Year / Make Model | Market Value |
|-----------------------|-------------------------|-------------------------------|-----------------|-----------------|-------------------|--------------|
| Applicant | Co-Applicant | | | | | |
| | CHECKING | | \$ | \$ | | |
| | SAVINGS | | \$ | \$ | | |
| | MORTGAGE / RENT | | \$ | \$ | | \$ |
| | 2ND MORTGAGE | | \$ | \$ | | |
| | AUTO | | \$ | \$ | | \$ |
| | AUTO | | \$ | \$ | | \$ |
| | CHILD SUPPORT / ALIMONY | | \$ | \$ | | |
| | OTHER | | \$ | \$ | | \$ |

ACKNOWLEDGEMENT OF PLEDGE OF SHARES FOR ALL APPLICABLE LOAN APPLICATIONS INCLUDING VISA APPLICANTS

BY REQUESTING AND RECEIVING, SIGNING AND USING, OR PERMITTING OTHERS TO USE A VISA CREDIT CARD ISSUED TO ME BY L.A. FINANCIAL FEDERAL CREDIT UNION, I AGREE, AS CARDHOLDER, TO THE TERMS OF THE VISA AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT, AND I FURTHER ACKNOWLEDGE AND AGREE THAT THE DISCLOSURE STATEMENT CONTAINS THE FOLLOWING PROVISION.

LIEN ON SHARES: IF I AM IN DEFAULT ON MY FINANCIAL OBLIGATION TO YOU, FEDERAL LAW GIVES YOU THE RIGHT TO APPLY THE BALANCE OF SHARES AND DIVIDENDS IN MY ACCOUNT(S) AT THE TIME OF DEFAULT TO SATISFY THAT OBLIGATION. ONCE I AM IN DEFAULT, YOU MAY EXERCISE THIS RIGHT WITHOUT FURTHER NOTICE TO ME.

THIS MEANS THAT IF I AM IN DEFAULT UNDER THE TERMS OF THE VISA PROGRAM, YOU MAY EXERCISE YOUR RIGHTS AS A SECURED PARTY TO APPLY ANY FUNDS I HAVE ON DEPOSIT WITH YOU TO SATISFY MY INDEBTEDNESS.

NOTICE: This acknowledgement must be signed by me and returned to the Credit Union.

- I certify the accuracy of the information given in this application and I will notify the Credit Union in writing immediately if there is any change in my financial condition. It is a violation of Section 1014, Title 18 U.S. Code, to make a false statement or over value security for the purpose of influencing the action of any federally insured Credit Union.
- I authorize the Credit Union to gather whatever credit, employment information, tax returns and related information from the Internal Revenue Service that the Credit Union considers appropriate from time to time (I understand that this will assist, for example, in determining my eligibility for renewal of credit and additional extensions of credit). I authorize the Credit Union to give information concerning my credit experience with you to others. I understand and agree that the Credit Union may retain this application and any other credit information it may receive.
- I agree that by activation, use or authorizing another to use the Account, I will be bound by the terms and conditions of the applicable LA Financial Federal Credit Union Truth-in-Lending Disclosure entitled: A) Visa Card Agreement and Federal Truth-in-Lending Disclosure Statement, or B) Loanline Credit Agreement (which will be given to me if my application is approved and before the first transaction is made).
- For California Residents Only - I waive my right to confidentiality of my records with the California Department of Motor Vehicles (DMV) and authorize LA Financial to obtain such information from the DMV.

WE INTEND TO APPLY FOR JOINT CREDIT: Applicant's Initials _____ Co-Applicant's (Joint) Initials _____

X _____
Applicant's Signature Date

X _____
Co-Applicant's Signature Date

X _____
Applicant's Signature Date

X _____
Co-Applicant's Signature Date

IMPORTANT VISA DISCLOSURE INFORMATION

| Interest Rates and Interest Charges | |
|--|---|
| Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances: | VISA Platinum: 11.96%* VISA Gold: 12.96%* VISA Classic: 13.96%* to 14.96%* , based on your credit worthiness |
| 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 1% of each international transaction requiring currency conversion to U.S. dollars 0.8% of international transactions without currency conversion |
| Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment | \$25.00 None up to \$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 May 1, 2011. This information may have changed after that date. To find out what may have changed, call us at (800) 894-1200 or write to us at P.O. Box 6015, Pasadena, CA 91102-6015.

* This rate is non-variable, non-fixed, and not introductory. Rates may change in June and December upon written notice as provided by law.