

Share Secured Consumer Loan Application

PLEASE CHECK BELOW FOR THE SERVICES YOU ARE REQUESTING

Individual Credit

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.

Joint Credit

(for Joint Credit you must initial below)

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

Share Secured Certificate Secured

Other _____

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

Savings Secured VISA® Classic

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

**Share or Certificate Secured,
Savings Secured VISA Requested
Amount**
\$ _____

**Savings Secured VISA Classic applicants must sign
"Acknowledgement of Pledge of Shares" section below.**

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 SAVINGS SECURED VISA CLASSIC APPLICANTS ONLY

PLEDGE OF SHARES (SPECIFIC)

I, _____, pledge to LA Financial Federal Credit Union a security interest of \$ _____ in my Account number _____ to secure my VISA Secured Account. I understand this is a condition of my receiving a VISA Secured Card Account. In the event I default on the VISA Secured Credit Card Agreement, these funds will be applied to the amount owing.

X _____
Applicant's Signature Date

X _____
Co-Applicant's Signature Date

PLEDGE OF SHARES (CONSENSUAL)

By signing below, you pledge to us and grant us a security interest in all shareholdings now or hereafter on deposit with us (except Individual Retirement Accounts (IRA), Keogh Plan, Social Security/SSI and as otherwise prohibited by law), to secure your VISA Secured Account. You authorize us to apply these shareholdings to pay any amounts due on the Account or under this Agreement if you should default.

X _____
Applicant's Signature Date

X _____
Co-Applicant's Signature Date

- 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

IMPORTANT VISA DISCLOSURE INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances:	VISA Savings Secured Classic: 15.96%*
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	None
• Cash Advance	None
• Foreign Transaction	1% of each international transaction requiring currency conversion to U.S. dollars 0.8% of international transactions without currency conversion
Penalty Fees	
• Late Payment	\$25.00
• Over-the-Credit Limit	None
• Returned Payment	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.