

LOAN AMOUNT REQUESTED \$ _____

PURPOSE OF LOAN: _____

COLLATERAL: _____

PAYMENT METHOD DIRECT DEPOSIT ACH CASH PAY

IMPORTANT: IF APPLYING FOR A CREDIT CARD, PLEASE INDICATE TYPE AND USERS.

VISA PLATINUM REWARDS VISA PLATINUM LOW RATE

VISA SECURED

NUMBER OF CARDS _____

NAME(S) TO APPEAR _____

ON CARD(S) _____

(SEE SHEET 2 FOR IMPORTANT DISCLOSURE INFORMATION)

PAYMENT PROTECTION SINGLE CREDIT LIFE INSURANCE SINGLE CREDIT DISABILITY INSURANCE JOINT CREDIT LIFE INSURANCE

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

Check Appropriate Box

If you are applying for an individual account in your own name and are relying on your own income or assets and not the income of assets of another person as the basis for repayment of the credit requested, complete only Applicant Section.

If you are applying for an individual account but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Spouse/Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

If you are applying for a joint account or an account that you and another person will use, complete Both Sections, providing information in Spouse/Co-Applicant Section about the joint applicant or user.

We intended to apply for joint credit. Applicant: _____ Co-Applicant: _____

Co-Signer/Guarantor - Complete Applicant Section

APPLICANT PERSONAL INFORMATION

OTHER PERSONAL INFORMATION CO-APPLICANT SPOUSE CO-SIGNER

CREDIT UNION ACCOUNT NO. MARRIED SEPARATED UNMARRIED

SOCIAL SECURITY NO. _____

FIRST NAME INITIAL LAST NAME (JR./SR.) _____

HOME PHONE () _____ E-MAIL _____

DATE OF BIRTH CELL PHONE () _____ NO. OF DEPENDENTS (NOT INCLUDING YOURSELF) _____

DRIVERS LICENSE NO./STATE MOTHER'S MAIDEN NAME _____

CURRENT STREET ADDRESS APT. NO. RENT OWN OTHER YEARS AT THIS ADDRESS _____

CITY STATE ZIP _____

PREVIOUS STREET ADDRESS (IF LESS THAN 5 YEARS ABOVE) RENT OWN OTHER FROM _____ TO _____

CREDIT UNION ACCOUNT NO. MARRIED SEPARATED UNMARRIED

SOCIAL SECURITY NO. _____

FIRST NAME INITIAL LAST NAME (JR./SR.) _____

HOME PHONE () _____ E-MAIL _____

DATE OF BIRTH CELL PHONE () _____ NO. OF DEPENDENTS (NOT INCLUDING YOURSELF) _____

DRIVERS LICENSE NO./STATE MOTHER'S MAIDEN NAME _____

CURRENT STREET ADDRESS APT. NO. RENT OWN OTHER YEARS AT THIS ADDRESS _____

CITY STATE ZIP _____

PREVIOUS STREET ADDRESS (IF LESS THAN 5 YEARS ABOVE) RENT OWN OTHER FROM _____ TO _____

EMPLOYMENT

EMPLOYMENT

PRESENT EMPLOYER GROSS MONTHLY SALARY \$ _____

ADDRESS CITY STATE ZIP _____

POSITION/TYPE OF WORK START DATE WORK PHONE NO. () _____

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

NO. OF YEARS IN THIS LINE OF WORK _____

LIST ANY TYPE OF OTHER INCOME GROSS MONTHLY AMOUNT \$ _____

PRESENT EMPLOYER GROSS MONTHLY SALARY \$ _____

ADDRESS CITY STATE ZIP _____

POSITION/TYPE OF WORK START DATE WORK PHONE NO. () _____

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

NO. OF YEARS IN THIS LINE OF WORK _____

LIST ANY TYPE OF OTHER INCOME GROSS MONTHLY AMOUNT \$ _____

OUTSTANDING DEBTS	BALANCE	PAYMENT
MORTGAGE <input type="checkbox"/> RENT <input type="checkbox"/>	\$ _____	\$ _____
2ND MORTGAGE	\$ _____	\$ _____
AUTO	\$ _____	\$ _____
CREDIT CARDS	\$ _____	\$ _____
OTHER	\$ _____	\$ _____

OUTSTANDING DEBTS	BALANCE	PAYMENT
MORTGAGE <input type="checkbox"/> RENT <input type="checkbox"/>	\$ _____	\$ _____
2ND MORTGAGE	\$ _____	\$ _____
AUTO	\$ _____	\$ _____
CREDIT CARDS	\$ _____	\$ _____
OTHER	\$ _____	\$ _____

PERSONAL REFERENCE

PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU) RELATIONSHIP _____

ADDRESS PHONE () _____

NEAREST RELATIVE (NOT LIVING WITH YOU) RELATIONSHIP _____

ADDRESS PHONE () _____

OTHER INFORMATION ABOUT YOU If you answer "YES" to any question other than #1, explain on an attached sheet

	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
1. Are you a citizen or permanent resident alien?				
2. Are you a Co-Signor, Co-Maker, or Guarantor for any loan not listed above? If yes, please provide creditor name, balance, and payment along with the name(s) of all signed parties.				
3. Is your income likely to decrease in the next two years?				
4. MILITARY: Is duty station transfer expected during the next year?				
5. Do you currently have any outstanding judgments or have you ever filed for bankruptcy, had a debt property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit?				

SIGNATURES IMPORTANT: YOU MUST PROVIDE VALID PROOF OF INCOME (I.E. TWO RECENT PAYSTUBS OR LAST TWO YEARS' PERSONAL FEDERAL TAX RETURNS).

BUY SIGNING BELOW, YOU PROMISE THAT YOU HAVE READ AND AGREE TO BE BOUND BY THE AGREEMENT ON THE REVERSE SIDE. YOU UNDERSTAND AND AGREE THAT, IF YOU ARE IN DEFAULT UNDER THE CREDIT CARD AGREEMENT, WE MAY IMPRESS AND ENFORCE A LIEN ON ALL SHARES (EXCEPT IRA ACCOUNTS) THEN ON DEPOSIT NEEDED BY US TO REPAY THE UNPAID BALANCE OF THE ACCOUNT.

X _____ DATE _____ X _____ DATE _____

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

AGREEMENT

"You" and "Your" mean each and all of the applicants signing on Sheet 1.

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, employment information, tax returns and related information that the Credit Union 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 Musicians' Interguild Credit Union disclosure.
4. If you wish to designate an authorized user(s) on your Visa Account, you understand that you must contact the Credit Union for additional card(s).
5. **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Important VISA® Disclosure Information

If you are applying for a secured credit card, the following notice applies to you: This is a secured credit card. We will take a security interest in a savings, checking, money market, or term share certificate account held at the Credit Union. You must complete a separate Share Pledge Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers:	VISA® Platinum with Rewards (includes secured) 11.99% to 18.00%* VISA® Platinum (includes secured) 9.99% to 18.00%* * Based on your creditworthiness
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 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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee:	None
Transaction Fees	None
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	2% of the Cash Advance amount, minimum \$3.00. None
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$15.00 if the Minimum Payment Due is not paid within 15 days of the Payment Due Date None up to \$30.00

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 September 1, 2015. This information may have changed after that date. To find out what may have changed, call us at (323) 462-6447 or write to us at 817 N. Vine St., #200, Hollywood, CA 90038-3715.

CREDIT UNION USE ONLY

REVIEW DATE	LOAN OFFICER	APPROVAL AMOUNT		
APPROVAL / ADV. ACTION COMMENTS				
ECOA NOTICE SENT	BY	NO. OF CARDS	LIMIT APPROVED	VISA ACCOUNT NUMBER

FORM 501FP REV 9/15

00133-2243



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