



# CONSUMER LOAN APPLICATION

ACCOUNT NUMBER	DATE
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MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**  
 **Individual Credit** – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.  
 **Joint Credit** – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and Spouse Co-Applicant section.  
 \_\_\_\_\_ Initial here if you intend to apply for Joint Credit

**Type of Credit Applied For:**

Loan Type: \_\_\_\_\_ Amount Requested: \_\_\_\_\_ Term (mos) \_\_\_\_\_  
 Purpose: \_\_\_\_\_ Collateral Offered: \_\_\_\_\_  
 Payment Method:  Cash  Military Allotment  Payroll Deduction  Automatic Payment  
 Payment Frequency:  Monthly  Other \_\_\_\_\_

**APPLICANT**

**Complete for secured credit or if you live in a community property state.**  
 MARRIED  SEPARATED  UNMARRIED (Single, Divorced, Widowed)

APPLICANT NAME \_\_\_\_\_

SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	CELL PHONE NO.	NO. OF DEP.
MOTHER'S MAIDEN NAME		E-MAIL ADDRESS
CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY/STATE/ZIP CODE		
FORMER STREET ADDRESS (if current less than 2 years)		YEARS THERE
CITY/STATE/ZIP		
PERSONAL REFERENCE 1 (Name and Address)	PHONE NO. & RELATIONSHIP	
PERSONAL REFERENCE 2 (Name and Address)	PHONE NO. & RELATIONSHIP	

**SPOUSE**  **CO-APPLICANT**

**Complete for secured credit or if you live in a community property state.**  
 MARRIED  SEPARATED  UNMARRIED (Single, Divorced, Widowed)

SPOUSE/CO-APPLICANT NAME \_\_\_\_\_

SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	CELL PHONE NO.	NO. OF DEP.
MOTHER'S MAIDEN NAME		RELATIONSHIP TO APPLICANT
CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY/STATE/ZIP CODE		
FORMER STREET ADDRESS (if current less than 2 years)		YEARS THERE
CITY/STATE/ZIP		
PERSONAL REFERENCE 1 (Name and Address)	PHONE NO. & RELATIONSHIP	
PERSONAL REFERENCE 2 (Name and Address)	PHONE NO. & RELATIONSHIP	

**EMPLOYMENT & INCOME** If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	HIRE DATE
CURRENT ADDRESS	
WORK PHONE NO.	POSITION
MONTHLY GROSS INCOME	
FORMER EMPLOYER (if current less than 2 years)	

CURRENT EMPLOYER	HIRE DATE
CURRENT ADDRESS	
WORK PHONE NO.	POSITION
MONTHLY GROSS INCOME	
FORMER EMPLOYER (if current less than 2 years)	

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

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
1.		\$

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
1.		\$

**ASSETS & DEPOSITS** Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
AUTO #1 MAKE		MODEL	YEAR	VALUE	AUTO #2 MAKE		MODEL	YEAR	VALUE
				\$					\$
REAL ESTATE TYPE				VALUE	OTHER ASSETS				VALUE
				\$					\$





**VISA CREDIT CARD  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.95%</b> or <b>12.95%</b> when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based Prime Rate.
<b>APR for Balance Transfers</b>	<b>9.95%</b> or <b>12.95%</b> when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based Prime Rate.
<b>APR for Cash Advances</b>	<b>12.95%</b> or <b>15.95%</b> when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest</b>	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 of each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.FederalReserve.gov/CreditCard">http://www.FederalReserve.gov/CreditCard</a>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
Balance Transfer	<b>None</b>
Cash Advance	<b>None</b>
Foreign Purchase Transaction	<b>1%</b> for each transaction when issuer's country is different from the merchant country
<b>Penalty Fees</b>	
Late Payment	<b>5% of past due amount, not to exceed \$20</b>
Returned Payment	<b>\$25</b>
Over-the-Limit	<b>Not Applicable</b>

**How we will calculate your balance:** We use a method called Average Daily Balance (including current transactions).

**Effective Date:** The information contained herein is effective as of **September 13, 2010**, is accurate as of that date, and is subject to change after that date. To find out if there have been any changes to the information listed above since the effective date, contact Self-Help Credit Union at 1- 800-966-7353.

**Other Disclosures:**

Late Payment Fee	<b>5% of past due amount, not to exceed \$20</b> , if you are ten (10) or more days late in making a payment.
Returned Payment	<b>\$25</b>
Pay-by-Phone Fee	<b>\$2</b> for expedited payments via a live representative; to receive same-day credit, payment must be made before 5 pm EST.
Card Replacement Fee	<b>\$8</b>
PIN Replacement Fee	<b>\$5</b>
Statement Copy	<b>\$5</b>