

CU Account Number:	Please check all that apply: <input type="checkbox"/> New Application <input type="checkbox"/> Credit Line Increase <input type="checkbox"/> Add Joint Application/Co-Signer <input type="checkbox"/> Remove Joint Applicant/Co-Signer	Type of Credit Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit _____ (Initial) _____ Borrower Co-Borrower
Credit Limit Requested:	Automatic Payment Authorization: <input type="checkbox"/> Full Balance <input type="checkbox"/> Minimum Payment <input type="checkbox"/> Fixed Amount \$ _____	From APCI FCU: <input type="checkbox"/> Share Savings <input type="checkbox"/> Share Draft Checking
\$ _____		

Borrower	BORROWER INFORMATION+	Co-Borrower/Co-Signer/Guarantor
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+ All borrowers and co-borrowers on an APCI FCU loan are required to be a member of the Credit Union. Please note, a joint owner of a Credit Union account is not considered to be a member.

If the Applicant is married, he or she may apply for individual credit.			<input type="checkbox"/> Co-Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor		
Name (include Jr. or Sr. if applicable)			Name (include Jr. or Sr. if applicable)		
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address:			Email Address:		
Contact Information:			Contact Information:		
For Marital Status, check one of the boxes below if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.					
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated (incl. single, divorced, widowed)		Dependents (not listed by Co-Applicant) No. Age(s):		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated (incl. single, divorced, widowed)	
Dependents (not listed by Co-Applicant) No. Age(s):				Dependents (not listed by Co-Applicant) No. Age(s):	
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm Resident Alien <input type="checkbox"/> Non-Resident Alien			Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm Resident Alien <input type="checkbox"/> Non-Resident Alien		
Present Address (street, city, state, ZIP) _____ since _____			Present Address (street, city, state, ZIP) _____ since _____		
If residing at present address for less than three (3) years, complete the following:					
Former Address (street, city, state, ZIP) _____ from _____ to _____			Former Address (street, city, state, ZIP) _____ from _____ to _____		

Borrower	EMPLOYMENT / INCOME INFORMATION	Co-Borrower
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Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. On this job	Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. On this job
		<input type="checkbox"/> Full time			<input type="checkbox"/> Full time
Position/Title & Type of Business	Business Phone (Incl. area code)		Position/Title & Type of Business	Business Phone (Incl. area code)	
Gross Monthly Income: \$ _____			Gross Monthly Income: \$ _____		
If current employment is less than three (3) years, complete the following:					
Former Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. On this job	Former Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. On this job
		<input type="checkbox"/> Full time			<input type="checkbox"/> Full time
Position/Title & Type of Business	Business Phone (Incl. area code)		Position/Title & Type of Business	Business Phone (Incl. area code)	

NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/We made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/ We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that Purpose. Lender may disclosure to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____
Borrower Date

X _____
Co-Borrower / Co-Signer / Guarantor Date

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

B = Borrower C = Co-Borrower		ASSETS					
<input type="checkbox"/>	<input type="checkbox"/>	Retirement Plans, Mutual Funds, Stocks, etc.	Name	Approximate Balance			
<input type="checkbox"/>	<input type="checkbox"/>			\$			
<input type="checkbox"/>	<input type="checkbox"/>			\$			
<input type="checkbox"/>	<input type="checkbox"/>			\$			
Property Address (enter P for primary, S for 2 nd home, or R for rental)			Prop. Type	Present Market Value	Amount of Mortgages	Gross Rental Inc.	Mortgage Payments
				\$	\$	\$	\$
				\$	\$	\$	\$
				\$	\$	\$	\$

Car 1 - Yr – Make - Model	Please Check One:
	<input type="checkbox"/> Own <input type="checkbox"/> Leased <input type="checkbox"/> Balance Owed \$ _____
Car 2 - Yr – Make - Model	
	<input type="checkbox"/> Own <input type="checkbox"/> Leased <input type="checkbox"/> Balance Owed \$ _____
Car 3 - Yr – Make - Model	
	<input type="checkbox"/> Own <input type="checkbox"/> Leased <input type="checkbox"/> Balance Owed \$ _____

LIABILITIES				
**	Name:	Interest Rate	Balance	Payment
<input type="checkbox"/>	Mortgage	%	\$	\$
<input type="checkbox"/>	Rent	N/A	N/A	\$
<input type="checkbox"/>	Home Equity	%	\$	\$
<input type="checkbox"/>	Auto Loan	%	\$	\$
<input type="checkbox"/>	Auto Loan	%	\$	\$
<input type="checkbox"/>	Credit Card	%	\$	\$
<input type="checkbox"/>	Credit Card	%	\$	\$
<input type="checkbox"/>	Alimony/Child Supt	N/A	N/A	\$
<input type="checkbox"/>	401k Loan	%	\$	\$
<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/>		%	\$	\$
<input type="checkbox"/>		%	\$	\$

**Please check the box for any obligations to be satisfied at closing with loan proceeds.

Please answer the following questions. If a yes answer is given, explain on an additional sheet.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are you a Co-maker, Co-Signer or Guarantor on any loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Do you currently have any outstanding judgments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you ever been declared bankrupt or filed a petition for chapter 7 or 13?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Are you obligated to pay alimony, child support or separate maintenance? If Yes, please be sure to list the amount in the Debt section shown above.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

By checking this box, this acknowledges that a government-issued photo ID and proof of income have been provided for all borrowers and co-signers (if applicable).

Important Mastercard Plus Credit Card Disclosure

The following disclosure represents important details concerning your credit card.

The information below regarding the fees associated with these cards is accurate as of the effective date shown below. You can call 800-821-5104 or write to us at APCI Federal Credit Union, PO Box 20147, Lehigh Valley PA 18002-0147, to inquire if any changes occurred since the effective date.

APCI Federal Credit Union Mastercard® Plus	
Credit Limit	up to \$25,000
Interest Rate & Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	8.90% APR
Paying Interest	We will not charge you interest on purchases if you pay your entire balance owed each month within 25 days of your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer 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 consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees · Balance Transfer · Cash Advance · Foreign Transaction	None None 1.0% of each foreign currency transaction in US dollars. 0.8% of each US dollar transaction that occurs in a foreign country.
Penalty Fees · Late Payment · Over the Credit Limit · Returned Payment	None None None

How We Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your Account Agreement for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

Effective December 12, 2018



Federally
Insured by
NCUA



Equal
Housing
Lender