

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
				\$	\$
				\$	\$
				\$	\$

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 \$15,000
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 April 28, 2020



Federally
Insured by NCUA



Equal
Housing Lender