

Applicant having borrowing privilege may, if married, apply for an individual account.

You must submit two (2) current paystubs and an application fee of \$10.00 with this application.

THIS ACCOUNT WILL BE A: *(FOR JOINT CREDIT YOU MUST INITIAL BELOW)

Individual Joint Credit*

PAYMENT METHOD: (choose one)

PAYROLL CASH AUTO TRANSFER
 TRANSFER FROM:..... Savings or Checking

I REQUEST A LOAN FOR: **AMOUNT/LIMIT** **AMOUNT/LIMIT**

VEHICLE LOAN* \$ _____ LINE OF CREDIT \$ _____

MOTORCYCLE* \$ _____ CLOSED END SIGNATURE LOAN \$ _____

BOAT* \$ _____ SHARE SECURED \$ _____

RECREATIONAL VEHICLE* \$ _____ BY ACCOUNT NO. _____

VISA See **IMPORTANT VISA DISCLOSURE** in **SECTION I** on reverse

Indicate: Regular VISA VISA Secured

*Check One: New Used Preapproval Purchase Refinance

Purpose/Reason _____

Collateral Description _____

OPTIONAL INSURANCE

NOTE: INSURANCE OPTIONS ARE NOT REQUIRED TO OBTAIN CREDIT UNDER THIS PLAN AND WILL BE INCLUDED ONLY IF REQUESTED BY THE APPLICANT. CHECK FOR REQUESTED COVERAGE. DISCLOSURES WILL BE FURNISHED PRIOR TO FUNDING.

CREDIT INSURANCE OPTIONS:

SINGLE CREDIT LIFE INSURANCE CREDIT DISABILITY INSURANCE
 JOINT CREDIT LIFE INSURANCE I DO NOT REQUEST CREDIT INSURANCE

OTHER INSURANCE OPTIONS:

GAP (GUARANTEED AUTO PROTECTION)
 CHECK FOR ADDITIONAL INFORMATION / QUOTE
 I DO NOT REQUEST GAP INSURANCE

MRC (MECHANICAL REPAIR COVERAGE)
 CHECK FOR ADDITIONAL INFORMATION / QUOTE
 I DO NOT REQUEST MRC INSURANCE

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.

Your spouse or RDP should not 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, 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-signer 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.

SECTION A - APPLICANT

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.	E-MAIL
FIRST NAME	INITIAL	LAST NAME (JR./SR.)
CURRENT STREET ADDRESS	APT. NO.	YEARS AT THIS ADDRESS
CITY	STATE	ZIP
DRIVER'S LICENSE NO. / STATE		
DATE OF BIRTH	HOME PHONE ()	NO. OF DEPENDENTS (NOT INCLUDING YOURSELF)
PERSONAL REFERENCE NAME	PHONE ()	

EMPLOYMENT INCOME

PRESENT EMPLOYER	GROSS MONTHLY SALARY \$
WORK PHONE ()	NO. OF YEARS IN THIS LINE OF WORK
POSITION/TYPE OF WORK	HIRE DATE
You need not list income from alimony, child support, or separate maintenance unless you wish us to consider it for purposes of granting this credit.	
LIST ANY TYPE OF OTHER INCOME (verification may be required)	GROSS MONTHLY AMOUNT \$

SECTION B - CO-APPLICANT

Spouse/RDP Other

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.	E-MAIL
FIRST NAME	INITIAL	LAST NAME (JR./SR.)
CURRENT STREET ADDRESS	APT. NO.	YEARS AT THIS ADDRESS
CITY	STATE	ZIP
DRIVER'S LICENSE NO. / STATE		
DATE OF BIRTH	HOME PHONE ()	NO. OF DEPENDENTS (NOT INCLUDING YOURSELF)
PERSONAL REFERENCE NAME	PHONE ()	

EMPLOYMENT INCOME

PRESENT EMPLOYER	GROSS MONTHLY SALARY \$
WORK PHONE ()	NO. OF YEARS IN THIS LINE OF WORK
POSITION/TYPE OF WORK	HIRE DATE
You need not list income from alimony, child support, or separate maintenance unless you wish us to consider it for purposes of granting this credit.	
LIST ANY TYPE OF OTHER INCOME (verification may be required)	GROSS MONTHLY AMOUNT \$

HOUSING EXPENSE

<input type="checkbox"/> Mortgage or <input type="checkbox"/> Rent	Mortgage Holder or Landlord	Mortgage Account No.	Monthly Payment/Rent \$
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SIGNATURES

AGREEMENT "You" and "Your" mean each and all of the applicants signing below.

- 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.
- You authorize the Credit Union to gather whatever credit and employment information it 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.
- You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable UPS Employees Federal Credit Union disclosure entitled: A) Note, Security Agreements and Federal Disclosure Statement, B) Sharedraft Overdraft Line of Credit and Signature Loan Account Note and Federal Disclosure Statement, or C) Visa Card Agreement and Disclosure Statement, (which will be given to you if your application is approved and before the first transaction is made).

X _____ Date
 Applicant Signature

X _____ Date
 Spouse/RDP/Co-Applicant Signature (if applicable)

*We intend to apply for joint credit as indicated above.

APPLICANT INITIALS CO-APPLICANT INITIALS

ATTACH CURRENT PASTUB HERE

Section I: Important VISA Disclosure Information

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	VISA Card: 10.50% VISA Share Secured: 10.50%
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.
Minimum Charge	If you are charged interest, the charge will be no less than \$1.00
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 ♦ Balance Transfer ♦ Cash Advance ♦ Foreign Transaction	None 2% of the amount of each cash advance (minimum of \$2.50 , maximum of \$25.00) None
Penalty Fees ♦ Late Payment ♦ Over-the-Credit Limit ♦ Returned Payment	\$10.00 None \$30.00

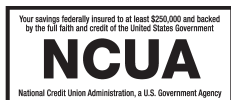
How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”
The information about the costs of the cards described in this application is accurate as of August, 2011. This information may have changed after that date. To find out what may have changed, call us at (800) 287-7332 or write to us at 3110-A Inland Empire Blvd., Ontario, CA 91764.



UPS Employees Federal Credit Union

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(909) 481-2805 • (800) 287-7332 • Fax (909) 484-1167
Office Hours: Mon-Fri 8 a.m. - 5 p.m.
Phone Hours: Mon-Fri 9 a.m. - 5 p.m.
Email address: operations@upscreditunion.org

Home Banking and Bill Pay at
www.upscreditunion.org



FORM 501W REV 12/12



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