

LOAN APPLICATION

Signature of Applica	nt	Date			Signatu	re of Co-ap	olicant		Date
The information provided in this application information it considers necessary and appropriation to others. I/We understand that writing of any material change in such financisclosure Statement or Credit Card Agreemermain the property of the Credit Union where	oriate from time to the Credit Union v cial condition. If c ent (which will be	o time concerning such will consider this to be redit is granted, I/we sent to me/us if the a	n information a continuin will be boun	. If the reques g statement o d by the term	sted credit of financia os and cor	is granted, la condition and iditions of th	we also auth nd therefore e applicable	orize the C agree to no Loan Agre	redit Union to give so otify the Credit Union ement, Truth-In-Lend
Employer Name	Job Title			Monthly Sa	alary or Wa	ages (Gross)		For h	now long?
Member No.			Social Secur		_		Date of E		
Street Address, City, State, Zip	as above				Email Ac	ldress			
Joint Applicant Name (full legal name)									
Only JOINT-APPLICANT INFORMATION		Ψ 							
Business Loans		Checking Account B		Loan Balances	(total)		Monthly Pa	yment (all lo	pans)
Other Income								l	
Employer Name				Job Title					low long.
Employer Name			J.	Job Title					months
Monthly Salary or Wages (Gross) \$	o you: ☐ Rer	nt 🗆 Own	Monthly P	ayment			How long ha	ive you live	d here?
☐ Unmarried (single, divorced	, widowed)								
Marital Status ☐ Married ☐ Separated		□Citizen □F	Permanent Re	sident	Preferre	d Contact			
()		()							
Home Phone		Mobile Phone			Email A	ddress			
Street Address, City, State, Zip	Social Security No. or Tax ID No. — — —) No.	Tax ID No.(Busin			——————————————————————————————————————		
Member Name or Entity Name (First, Middle, La	9ST)			S			Date of E		
Mambar Nama ar Fatitu Nama (First Middle L	254\				irdo if Ann	licable	Data of I	Dirth	
Requested Loan Amount	Requested	I Term Amount	☐ Varia	ble Rate	☐ Fixe	d Rate			
						□Ag	jency □0	Credit Card	□Line of Credit
Applicant Member No.		What is this loan for?				What kind	of loan? □F	Personal	□Vehicle
APPLICANT INFORMATION									

FARMERS INSURA	NCE FEDERAL CREDIT U	NION CREDIT CARDS	DISCLOSURE					
Interest Rates and Interest Charges								
	Visa® Blue**	Visa® Select	Visa® Platinum					
Annual Percentage Rate (APR) for Purchases	7.99%	8.99%	10.99%					
APR for Cash Advances	7.99%	8.99%	10.99%					
APR for Balance Transfer Advances	7.99% - 18.00%†	8.99% - 18.00%†	10.99% - 18.00%†					
Penalty APR and When It Applies	18.00%* This APR may be applied to your account if you: 1) Make your payment 60 days late, or 2) A returned payment causes your account to become 60 days late							
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month and your previous balance is zero or a credit balance							
Minimum Interest Charge	\$.50 if interest is due on account							
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 / Set Up / Maintenance	\$0							
Transaction Fees • Cash Advance • Foreign Transactions	2% of advance 1% of each foreign transaction amount in U.S. Dollars							
Penalty Fees • Late Payment • Over Limit • Returned Payment	Up to \$30.00 Up to \$20.00 Up to \$35.00							
Other Fees • Sales Draft • Replacement Card	\$10.00 \$5.00 (first replacement card	is FREE)						

†Balance Transfers: The balance transfer amount from other Farmers Insurance Federal Credit Union credit cards will retain its current rate (For example: Visa Platinum 10.99%, Visa Select 8.99%) until the transferred balance is paid off. The newly opened Farmers Insurance Federal Credit Union credit card's rate will only apply to new transactions. Any balances on the previous Farmers Insurance Federal Credit Union credit card must be paid off at the prior credit card's rate.

How We Will Calculate Your Balance: For Visa Blue, Visa Select and Visa Platinum: We use a method called "average adjusted daily balance (excluding new purchases)." See Account Agreement and Disclosure for more details. **Billing Rights:** Information on your rights to dispute transactions is provided in your account agreement and disclosure.

Request for Over Limit Coverage on Credit Cards from Farmers Insurance Federal Credit Union

I understand that if I am approved for over limit coverage on my credit card(s) and I go over my credit limit, I will incur a fee of up to \$20.00. This may increase my Annual Percentage Rate (APR). I acknowledge that the Credit Union charges one fee per billing cycle, even if I go over my limit multiple times in the same billing cycle. I also understand that requesting the over limit coverage does not guarantee the approval of the transaction. The transaction may de declined if my account is past due or significantly over my credit limit at the time of the transaction.

NCUA

This Credit Union is federally insured by the National Credit Union Administration.

Date

^{**}Visa Blue is a Share Secured Credit Card requiring deposited funds to be placed on hold with the Credit Union. Your Account is secured by the designated shares you have in a share account, be it an individual or joint account. These pledged shares will secure your account. You may not withdraw amounts that have been specifically pledged to secure your Credit Card Account until the Credit Union agrees to release all or part of the pledged amount.

^{*}Rates are current as of 2.18.2016 and are subject to change.