

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. If you are approved and obtain the loan, the fee will be reimbursed to you at account opening.

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

Form fields for Section A 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, PERSONAL REFERENCE NAME, PHONE

EMPLOYMENT INCOME

Form fields for Section A Employment Income: PRESENT EMPLOYER, GROSS MONTHLY SALARY, WORK PHONE, NO. OF YEARS IN THIS LINE OF WORK, POSITION/TYPE OF WORK, HIRE DATE, LIST ANY TYPE OF OTHER INCOME, GROSS MONTHLY AMOUNT

SECTION B - CO-APPLICANT

Spouse/RDP Other

PERSONAL INFORMATION

Form fields for Section B 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, PERSONAL REFERENCE NAME, PHONE

EMPLOYMENT INCOME

Form fields for Section B Employment Income: PRESENT EMPLOYER, GROSS MONTHLY SALARY, WORK PHONE, NO. OF YEARS IN THIS LINE OF WORK, POSITION/TYPE OF WORK, HIRE DATE, LIST ANY TYPE OF OTHER INCOME, GROSS MONTHLY AMOUNT

HOUSING EXPENSE

Form fields for Housing Expense: Mortgage or Rent, Mortgage Holder or Landlord, Mortgage Account No., Monthly Payment/Rent

SIGNATURES

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

- 1. 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.
2. You authorize the Credit Union to gather whatever credit and employment information it considers appropriate from time to time
3. 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

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

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

**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 (866) 987-7688 or write to us at 3110-A Inland Empire Blvd., Ontario, CA 91764.

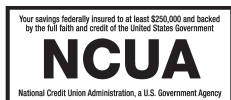


## UPS Employees Federal Credit Union

3110-A Inland Empire Blvd.  
Ontario, CA 91764-6572  
(909) 481-2805 • (866) 987-7688 • 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](mailto:operations@upscreditunion.org)

8000 S. Painter Ave.  
Whittier, CA 90602-2598  
(562) 907-1965 • (800) 287-7332  
**Office Hours:** Mon-Fri 8 a.m. - 5 p.m.  
**Phone Hours:** Mon-Fri 9 a.m. - 5 p.m.

**Home Banking and Bill Pay at**  
[www.upscreditunion.org](http://www.upscreditunion.org)



Call TLC at (909) 2UPSTLC (562) 907-1965  
24 Hour Audio Response



FORM 501W REV 7/11

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