

LOAN AMOUNT REQUESTED \$ _____

PURPOSE OF LOAN: _____

COLLATERAL: _____

PAYMENT METHOD DIRECT DEPOSIT ACH CASH PAY

IMPORTANT: IF APPLYING FOR A CREDIT CARD, PLEASE INDICATE TYPE AND USERS.

VISA OR MASTERCARD CREDIT CARD NUMBER OF CARDS _____

NAME(S) TO APPEAR _____

ON CARD(S) _____

(SEE REVERSE FOR IMPORTANT DISCLOSURE INFORMATION)

PAYMENT PROTECTION SINGLE CREDIT LIFE INSURANCE SINGLE CREDIT DISABILITY INSURANCE JOINT CREDIT LIFE INSURANCE

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

Check Appropriate Box

If you are applying for an individual account in your own name and are relying on your own income or assets and not the income of assets of another person as the basis for repayment of the credit requested, complete only Applicant Section.

If you are applying for a joint account or an account that you and another person will use, complete Both Sections, providing information in Spouse/Co-Applicant Section about the joint applicant or user.

We intended to apply for joint credit. Applicant: _____ Co-Applicant: _____

If you are applying for an individual account but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Spouse/Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Co-Signer/Guarantor - Complete Applicant Section

APPLICANT

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO. MARRIED SEPARATED UNMARRIED

SOCIAL SECURITY NO. _____

FIRST NAME INITIAL LAST NAME (JR./SR.)

HOME PHONE () E-MAIL

DATE OF BIRTH () CELL PHONE () NO. OF DEPENDENTS (NOT INCLUDING YOURSELF)

DRIVERS LICENSE NO./STATE MOTHER'S MAIDEN NAME

CURRENT STREET ADDRESS APT. NO. RENT OWN OTHER YEARS AT THIS ADDRESS

CITY STATE ZIP

PREVIOUS STREET ADDRESS (IF LESS THAN 5 YEARS ABOVE) RENT OWN OTHER FROM TO

OTHER CO-APPLICANT SPOUSE CO-SIGNER

PERSONAL INFORMATION

CREDIT UNION ACCOUNT NO. MARRIED SEPARATED UNMARRIED

SOCIAL SECURITY NO. _____

FIRST NAME INITIAL LAST NAME (JR./SR.)

HOME PHONE () E-MAIL

DATE OF BIRTH () CELL PHONE () NO. OF DEPENDENTS (NOT INCLUDING YOURSELF)

DRIVERS LICENSE NO./STATE MOTHER'S MAIDEN NAME

CURRENT STREET ADDRESS APT. NO. RENT OWN OTHER YEARS AT THIS ADDRESS

CITY STATE ZIP

PREVIOUS STREET ADDRESS (IF LESS THAN 5 YEARS ABOVE) RENT OWN OTHER FROM TO

EMPLOYMENT

PRESENT EMPLOYER GROSS MONTHLY SALARY \$

ADDRESS CITY STATE ZIP

POSITION/TYPE OF WORK START DATE WORK PHONE NO.

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit. NO. OF YEARS IN THIS LINE OF WORK

LIST ANY TYPE OF OTHER INCOME GROSS MONTHLY AMOUNT \$

EMPLOYMENT

PRESENT EMPLOYER GROSS MONTHLY SALARY \$

ADDRESS CITY STATE ZIP

POSITION/TYPE OF WORK START DATE WORK PHONE NO.

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit. NO. OF YEARS IN THIS LINE OF WORK

LIST ANY TYPE OF OTHER INCOME GROSS MONTHLY AMOUNT \$

OUTSTANDING DEBTS	BALANCE	PAYMENT
MORTGAGE <input type="checkbox"/> RENT <input type="checkbox"/>	\$	\$
2ND MORTGAGE	\$	\$
AUTO	\$	\$
CREDIT CARDS	\$	\$
OTHER	\$	\$

OUTSTANDING DEBTS	BALANCE	PAYMENT
MORTGAGE <input type="checkbox"/> RENT <input type="checkbox"/>	\$	\$
2ND MORTGAGE	\$	\$
AUTO	\$	\$
CREDIT CARDS	\$	\$
OTHER	\$	\$

PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU) RELATIONSHIP

ADDRESS PHONE ()

PERSONAL REFERENCE

NEAREST RELATIVE (NOT LIVING WITH YOU) RELATIONSHIP

ADDRESS PHONE ()

OTHER INFORMATION ABOUT YOU	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
1. Are you a citizen or permanent resident alien?				
2. Are you a Co-Signor, Co-Maker, or Guarantor for any loan not listed above? If yes, please provide creditor name, balance, and payment along with the name(s) of all signed parties.				
3. Is your income likely to decrease in the next two years?				
4. MILITARY: Is duty station transfer expected during the next year?				
5. Do you currently have any outstanding judgments or have you ever filed for bankruptcy, had a debt property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit?				

SIGNATURES IMPORTANT: YOU MUST PROVIDE VALID PROOF OF INCOME (I.E. TWO RECENT PAYSTUBS OR LAST TWO YEARS' PERSONAL FEDERAL TAX RETURNS).

I HAVE READ AND AGREE TO BE BOUND BY THE AGREEMENT ON SHEET 2.

X APPLICANT SIGNATURE DATE X SPOUSE/CO-APPLICANT SIGNATURE (IF APPLICABLE) DATE

AGREEMENT

“You” and “Your” mean each and all of the applicants signing on Sheet 1.

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. 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.
2. You authorize the Credit Union to gather whatever credit, employment information, tax returns and related information from the Internal Revenue Service that the Credit Union 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 and that you waive your right to confidentiality of your records with the California Department of Motor Vehicles (DMV) and authorize the Credit Union to obtain such information from the DMV.
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 Musicians' Interguild Credit Union disclosure.
4. If you wish to designate an authorized user(s) on your Visa Account, you understand that you must contact the Credit Union for additional card(s).

Important VISA® and MASTERCARD Disclosure Information

Interest Rates and Interest Charges							
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers:	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">VISA® with Rewards</td> <td style="text-align: right;">13.50% to 18.00%</td> </tr> <tr> <td>Mastercard Classic</td> <td style="text-align: right;">10.49% to 18.00%</td> </tr> <tr> <td>Mastercard Gold</td> <td style="text-align: right;">8.99% to 18.00%</td> </tr> </table>	VISA® with Rewards	13.50% to 18.00%	Mastercard Classic	10.49% to 18.00%	Mastercard Gold	8.99% to 18.00%
VISA® with Rewards	13.50% to 18.00%						
Mastercard Classic	10.49% to 18.00%						
Mastercard Gold	8.99% to 18.00%						
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.						
For Credit Card Tips from the Federal Reserve Board:	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard						
Fees							
Annual Fee:	None						
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None 2% of advance amount, maximum \$3.00 1% of each transaction in U.S. dollars						
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	up to \$30.00 None up to \$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 April 1, 2011. This information may have changed after that date. To find out what may have changed, call us at (323) 462-6447 or write to us at P.O. Box 38610, Hollywood, CA 90038-3715.

CREDIT UNION USE ONLY

REVIEW DATE	LOAN OFFICER	APPROVAL AMOUNT	ADV. ACTION COMMENTS	
ECOA NOTICE SENT	BY	NO. OF CARDS	LIMIT APPROVED	VISA ACCOUNT NUMBER

FORM 501FP REV 4/11



817 N. Vine St. • Hollywood, CA 90038-3715
 Phone: (323) 462-6447 • Fax: (323) 462-4411

11440 Ventura Blvd., Ste 101 • Studio City, CA 91604
 Phone : (818) 763-7005 • Fax: (818) 505-8407

P.O. Box 38610 • Hollywood, CA 90038-3715
www.musicianscu.org