

LOAN APPLICATION

Date: _____ Account: _____

Online Application Fee: \$0
Paper Application Fee: \$10.00
Applications turned in on Monday
will be notified of loan decision on Thursday.
Please let us know if you need a faster approval.

Apply online at mefcu.org
and your application fee will be waived!

Type of credit you are applying for:

Individual Joint

Amount requested: \$ _____

Term requested (months): \$ _____

Type of loan:

Personal Boat Credit Card RV
 Motorcycle New Auto Used Auto Share Secured
 Home Equity HELOC

Married applicants may apply for a separate account. Check the appropriate box to indicate Individual or Joint Credit.
 Individual Credit: Complete applicant section. Complete co-applicant or guarantor section if there is a guarantor on this account. Please check the box to indicate whom the information is about.
 Joint Credit: If this is an application for joint credit, the Borrower and Co-Borrower each agree that we intend to apply for joint credit. Both parties must initial here. _____

PLEASE INCLUDE A COPY OF YOUR MOST RECENT PAYSTUB(S)

APPLICANT INFORMATION (Please print)

Name: _____ Date of Birth: _____

Social Security Number: _____ Driver's License Number: _____ State _____

Address: _____ City: _____

State: _____ Zip: _____

Telephone: _____ Email address: _____

Own Rent Other

Monthly Payment: _____ Years There: _____

Mortgage Balance: _____ Estimated Value: _____

Employer: _____ Phone: _____ Start Date: _____

Occupation/Position: _____ Gross Monthly Income: _____

Note: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

Other Income: _____ Source: _____

CO-APPLICANT **GUARANTOR INFORMATION (Please print)**

Name: _____ Date of Birth: _____

Social Security Number: _____ Driver's License Number: _____ State _____

Address: _____ City: _____

State: _____ Zip: _____

Telephone: _____ Email address: _____

Own Rent Other

Monthly Payment: _____ Years There: _____

Mortgage Balance: _____ Estimated Value: _____

Employer: _____ Start Date: _____

Occupation/Position: _____ Gross Monthly Income: _____

Note: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

Other Income: _____ Source: _____

Applicant's Signature _____ Date _____

Co-Applicant's or Guarantor's Signature _____ Date _____

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. You also promise that everything you have stated in this application is correct to the best of your knowledge. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension or collection of the credit received. If you request the credit union will tell you the name and address of any credit bureaus from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by the NCUA.

CREDIT CARD DISCLOSURES

| | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | 11.9% |
| Other APR's | Cash Advance APR: 11.9% Balance Transfer APR: 11.9% |
| Grace Period for repayment of balances for purchases | 25 Days |
| Method of computing the balance for purchases | Average Daily Balance (including new purchases) |
| Annual Fees | None |
| Minimum Finance Charge | None |
| Transaction Fee for Cash Advances | None |
| Balance Transfer Fee | None |
| Late Payment Fee | \$15.00 |
| Return Payment Fee | None |
| Over-the-Credit-Limit Fee | \$15.00 |

The information about the costs of the card described in this application is accurate as of July 2007. This information may have changed after that date. To find out what may have changed, write us at 3501 Johnson Street, Hollywood, FL 33021

PLEDGE OF SHARES

Please read the following carefully before signing: I/We hereby grant the Credit Union a security interest and the right to impress a lien against all present and future shares and deposits, with the exception of share drafts and IRAs, in the accounts held in your name (whether held individually or with others). Collateral (other than your principal residence) securing other loans made by us to you will also secure credit extended under the Agreement. We may exercise these or our other rights as a secured creditor upon an event of default under this Agreement.

X _____ **X** _____
Applicant's Signature Date Co-Applicant's Signature Date

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account listed below to my new credit card account.

Credit Card Account Number _____

Amount to be transferred \$ _____

Signature _____

FOR INTERNAL USE ONLY

Account No. _____ Date Approved _____ Credit Line _____ Approved By _____

FOLD AND SECURE WITH TAPE FOR MAILING