

Clearpath Federal Credit Union

340 Arden Avenue - Glendale, CA 91203-1102
(818) 937-5300

IMPORTANT: READ THIS SECTION CAREFULLY
BEFORE CHECKING THE APPROPRIATE BOX(ES).

HOW CAN WE SERVE YOU?

NOTICE: MARRIED APPLICANTS MAY APPLY FOR AN INDIVIDUAL ACCOUNT, CHECK THE BOX INDICATING THE TYPE OF CREDIT YOU ARE APPLYING FOR:

- INDIVIDUAL ACCOUNT COSIGNER JOINT ACCOUNT WITH YOUR SPOUSE
 JOINT ACCOUNT WITH SOMEONE OTHER THAN YOUR SPOUSE (CO-APPLICANT)

MARITAL STATUS; CHECK ONE if you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account.

- MARRIED SEPARATED UNMARRIED

INITIAL ADVANCE REQUESTED \$ _____

PURPOSE _____

- CASH LINE ACCOUNT VISA CREDIT CARD
 NEW AUTO LOAN ADVANCE USED AUTO LOAN ADVANCE
 OTHER (Describe) _____

TELL US ABOUT YOURSELF

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER	STATE	HOME PHONE
LAST NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	NO. OF DEPENDENTS
HOME ADDRESS CITY STATE ZIP CODE		PREVIOUS ADDRESS (if less than 2 years)		MTHS CURR.ADD MTHS PREV.ADD
CURRENT EMPLOYER NAME	SALARY	GROSS PAY	WORK PHONE	
EMPLOYER ADDRESS		HIRE DATE	OCCUPATION	
PREVIOUS EMPLOYER (if less than 1 year)	CITY	STATE	ZIP CODE	START DATE END DATE
NAME OF NEAREST RELATIVE (Not living with you)	ADDRESS	RELATIONSHIP	PHONE NUMBER	
NAME OF REFERENCE (Not a relative)	ADDRESS	RELATIONSHIP	PHONE NUMBER	
NAME OF REFERENCE (Not a relative)	ADDRESS	RELATIONSHIP	PHONE NUMBER	
PROOF OF INCOME IS REQUIRED. INCLUDE ORIGINAL CURRENT PAYSTUB. If self-employed, attach income tax return. Other income: You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.			OTHER INCOME \$ _____ per month	SOURCE SEE BELOW

TELL US ABOUT YOUR EXPENSES

(Attach a sheet, if necessary, for all open accounts. Any derogatory items on your credit report will require a letter of explanation.)

	PRESENT BALANCE	MONTHLY PAYMENT	INTEREST RATE
<input type="checkbox"/> Mortgage <input type="checkbox"/> Rent			
MORTGAGE HOLDER OR LANDLORD			
MORTGAGE ACCOUNT NO.			
FAIR MARKET VALUE	\$ _____	\$ _____	% _____
AUTO LOAN CREDITOR	YEAR	MAKE	MODEL
AUTO LOAN CREDITOR	YEAR	MAKE	MODEL
OTHER CREDITOR	ACCOUNT NUMBER		
OTHER CREDITOR	ACCOUNT NUMBER		
OTHER CREDITOR	ACCOUNT NUMBER		
OTHER CREDITOR	ACCOUNT NUMBER		

TELL US ABOUT ANY ADDITIONAL ASSETS (LIST ALL PROPERTY FOR ALL APPLICANTS)

NAME(S) ON TITLE	MORTGAGE HOLDER	RENTAL INCOME RECEIVED	PRESENT BALANCE	MONTHLY PAYMENT	
		\$ _____	\$ _____	\$ _____	
FINANCIAL INSTITUTION	BRANCH	ADDRESS	TYPE	ACCOUNT NO.	BALANCE
			Checking		
			Savings		
			Checking		
			Savings		
CAR #1 YEAR	MAKE	MODEL		ASSET VALUE	
			<input type="checkbox"/> Clear Title/Paid For	\$ _____	
CAR #2 YEAR	MAKE	MODEL		ASSET VALUE	
			<input type="checkbox"/> Clear Title/Paid For	\$ _____	

TELL US ABOUT YOUR SPOUSE/CO-APPLICANT

Complete this section if (1) this is to be a joint account with your spouse, (2) your spouse will use this account, (3) you live in a community property state (Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington and Wisconsin) or (4) you are relying on your spouse's income in applying for this account. This section must also be completed if this is for a joint account with someone other than your spouse.

NAME	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER	STATE	HOME PHONE
HOME ADDRESS	CITY	STATE	ZIP CODE	DATE OF BIRTH
CURRENT EMPLOYER NAME	SALARY	GROSS PAY	WORK PHONE	
EMPLOYER ADDRESS	HIRE DATE		OCCUPATION	
PROOF OF INCOME IS REQUIRED. INCLUDE ORIGINAL CURRENT PAYSTUB. If self-employed, attach income tax return. Other income: You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.		OTHER INCOME	SOURCE	
Have you or your Spouse/Co-Applicant ever filed for bankruptcy?		\$ _____ per month	Do you or your Spouse/Co-Applicant have credit under any other name?	

CLEARPATH FCU VISA CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APRs) for Purchases VISA Platinum Regular or Share Secured Checking VISA	8.90% to 17.90% APR The APR is a non-variable rate Annual Percentage Rates are based on your creditworthiness 17.90% APR The APR is a non-variable rate
APR For Balance Transfers APR For Cash Advances	8.90% to 17.90% APR The APR is a non-variable rate 8.90% to 17.90% APR The APR is a non-variable rate
Default/Late Payer APR	If your minimum required payment is more than 60 days late at any time, we may increase the Annual Percentage Rate, after such notice to you as required by law, to a rate (Late Payer Rate) of 17.90% . If you make six (6) consecutive periodic payments on time after the date we applied the Late Payer Rate, we will reinstate your regular rate.
How to Avoid Paying Interest on Purchases	We will not charge you interest on purchases if you pay your entire balance by the due date each month. Your due date is at least 25 days after the close of each billing cycle.
Grace Period for Repayment of Cash Advances and Balance Transfers	None
Balance Computation Method for Purchases and Cash Advances and Balance Transfers	Average Daily Balance (including new purchases) See your Account Agreement for more details.
Minimum Finance Charge	None

