

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 ZIPCODE	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	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.
			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 <p style="text-align: center;">VISA Platinum Regular or Share Secured</p> <p style="text-align: center;">8.90% to 17.90% APR The APR is a non-variable rate Annual Percentage Rates are based on your creditworthiness</p> <p style="text-align: center;">Checking VISA 17.90% APR The APR is a non-variable rate</p>	
APR For Balance Transfers 8.90% to 17.90% APR The APR is a non-variable rate	
APR For Cash Advances 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

CLEARPATH FCU VISA CREDIT CARD DISCLOSURE (Continued)

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Cash Advances • Balance Transfers • Foreign Transaction 	2% of the amount advanced – No Maximum 2% of the amount transferred – No Maximum No Fee
Penalty Fees <ul style="list-style-type: none"> • Late Payment – For payments received after 5 days past due • Over Limit Fee • Returned Payment Fee (NSF) 	\$25 None \$27
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.	
"As low as" rates are our best rates on approved credit. The Annual Percentage Rate (APR) you receive will be in the range disclosed and is based on your credit score. Please ask us for the rate that your credit score determines. The higher the score the lower the rate. If we are unable to obtain a FICO score from our designated "primary" credit bureau Experian, we will try and obtain a FICO score from our back up Credit Bureau, Annual Percentage Rates are based on your creditworthiness. If we are unable to obtain a FICO score, your request may be declined.	
The information about the costs of the card described in this Disclosure is accurate as of March 1, 2010. This information may have changed after that date. To find out what may have changed, call or write us at 800-433-7328 or 340 Arden Ave. Glendale, CA 91203 or visit our web site at www.Clearpathfcu.org	

AGREEMENT AND DISCLOSURE

"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. 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 and employment information it 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 acknowledge receipt of and agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable Clearpath Federal Credit Union Open-End Loan and Security Agreement. VISA Applicants acknowledge that you will receive a copy of the VISA Disclosure Agreement on or before the time you receive your VISA card(s).
4. IF YOU DO NOT HAVE A CURRENT LOAN ACCOUNT APPLICATION ON FILE, ADDITIONAL INFORMATION MAY BE REQUIRED.
5. VISA APPLICANTS ONLY
 You hereby pledge all paid shares and payment on shares, which now have or hereafter may have in this Credit Union to apply to said loans, interest, late charges, or expenses. The foregoing pledge of shares does not apply to any shares held in any individual Retirement Account(s).

WE INTEND TO APPLY FOR JOINT CREDIT IF INDICATED ABOVE.

APPLICANT INITIALS _____ CO-APPLICANTS INITIALS _____

 Primary Borrower

 Date

 Co-Borrower

 Date