

FLEX YOUR FINANCIAL POWER

While most credit companies are lowering limits, increasing rates or denying loans altogether, TCCU remains the same. No surprises, easy terms with options to fit your needs - and your budget.

VEHICLE LOANS

TCCU Vehicle Loans include:

- Car, Truck, Van or SUV
- Boat
- Motorhome
- Motorcycle
- Travel Trailer
- Personal Watercraft

PERSONAL LOANS

- Freedom Line of Credit
Great for overdraft protection or for unexpected expenses
- Signature Loan
From 8.25% APR[†] with direct deposit and auto pay
- Share Certificate Secured Loans Lowest interest rate

OTHER LOANS*

- 1st Trust Deeds
- Home Equity Loans and Line of Credit
- Platinum MasterCard[®] and MasterCard ScoreCard[®] with gift and awards program
- Advance+ Pay Day Loan Alternative

CONVENIENT ACCESS

- Home Banking
- Autopay
- CU@Home Deposit
- CU@Phone Deposit

*Require separate applications. See Loan Officer.

†APR = Annual Percentage Rate

GENERAL AGREEMENT

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

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 a 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.
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 Torrance Community Federal Credit Union disclosure entitled: A) LOANLINER Credit and Security Agreement, B) Line of Credit Note, Security Agreement and Federal Disclosure Statement .

PLEASE INITIAL: _____

NOTES

LOAN APPLICATION



We Belong To You



1511 Cravens Avenue
Torrance, CA. 90501
310.618.9111
www.torranceccu.org



TORRANCE COMMUNITY FEDERAL CREDIT UNION APPLICATION FOR CREDIT

Incomplete application may delay loan process.**NOTICE:** Married applicants may apply for a separate account, however credit reports can be obtained for both individuals. Check the appropriate box to indicate the type of credit you are applying for.

Individual Credit: Please provide information about your spouse/registered domestic partner in the co-applicant/spouse section below if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if your spouse/registered domestic partner will be using the account. If you are relying on alimony, spousal support, child support or other spousal maintenance for repayment of this obligation, please provide information about the party paying such support in the co-applicant/spouse section below.

Joint Credit: Provide information about both of you by completing Applicant and Co-Applicant/Spouse sections.

Please Initial	Primary	Joint
Please initial applicable agreements on reverse as well.		

Amount Requested \$ _____				Payment Method <input type="checkbox"/> Automatic Payment From Savings <input type="checkbox"/> Automatic Payment From Checking			
Purpose _____				Type <input type="checkbox"/> Line of Credit <input type="checkbox"/> Share Secured <input type="checkbox"/> Vehicle <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Consolidation <input type="checkbox"/> Signature			
APPLICANT				<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT Relationship to Primary Borrower _____			
Name (Last)		(First)		(Initial)		Name (Last)	
Member Number		DL#		Social Security Number		DOB	
Home Phone <input type="checkbox"/> 1st Contact		Cell Phone <input type="checkbox"/> 1st Contact		Business Phone/Ext. <input type="checkbox"/> 1st Contact		Home Phone <input type="checkbox"/> 1st Contact	
Cell Phone <input type="checkbox"/> 1st Contact		Business Phone/Ext. <input type="checkbox"/> 1st Contact		Home Phone <input type="checkbox"/> 1st Contact		Cell Phone <input type="checkbox"/> 1st Contact	
Business Phone/Ext. <input type="checkbox"/> 1st Contact		Home Phone <input type="checkbox"/> 1st Contact		Cell Phone <input type="checkbox"/> 1st Contact		Business Phone/Ext. <input type="checkbox"/> 1st Contact	
Primary Home Address (Street, City, State, Zip)				Primary Home Address (Street, City, State, Zip)			
Length of Residence		E-mail address		Length of Residence		E-mail address	
Complete for Joint Credit, Secured Credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed) <input type="checkbox"/> Registered Domestic Partner				Complete for Joint Credit, Secured Credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed) <input type="checkbox"/> Registered Domestic Partner			
Number of Dependents (Include Self)		Ages		Number of Dependents (Include Self)		Ages	
EMPLOYMENT AND INCOME INFORMATION				EMPLOYMENT AND INCOME INFORMATION			
Name and Address of Employer				Name and Address of Employer			
Employment Start Date		Monthly Gross Salary \$		Position		Employment Start Date	
Monthly Gross Salary \$		Position		Employment Start Date		Monthly Gross Salary \$	
Other Income \$ per month		Source		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Other Income \$ per month	
Source		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Other Income \$ per month		Source	
Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Other Income \$ per month		Source		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered.				NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered.			
If employed in current position for less than one year, complete the following:				If employed in current position for less than one year, complete the following:			
Previous Employer Name and Address				Previous Employer Name and Address			
Employment Start Date		Employment End Date		Employment Start Date		Employment End Date	
Employment Start Date		Employment End Date		Employment Start Date		Employment End Date	
Personal Reference		Relationship		Phone Number		Personal Reference	
Relationship		Phone Number		Personal Reference		Relationship	
Phone Number		Personal Reference		Relationship		Phone Number	
MORTGAGE OR RENT				MORTGAGE OR RENT			
<input type="checkbox"/> Mortgage		Monthly Payment \$		Balance \$		<input type="checkbox"/> Mortgage	
Monthly Payment \$		Balance \$		Monthly Payment \$		Balance \$	
<input type="checkbox"/> Rent		Market Value \$		Who do you pay your mortgage/rent to?		<input type="checkbox"/> Rent	
Market Value \$		Who do you pay your mortgage/rent to?		Market Value \$		Who do you pay your mortgage/rent to?	

THESE QUESTIONS APPLY TO BOTH APPLICANT AND CO-APPLICANT If a "Yes" answer is given to a question, explain on back

Are you aware of any past due accounts on your credit report?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Other	Are you a co-maker or guarantor on any loan not listed on your credit report?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Other	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof, in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		Are there any pending lawsuits or unsatisfied judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you other than a U.S. Citizen or permanent Resident Alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		Will the proceeds of this loan benefit you?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No

SIGNATURES

I have read and agree to be bound by the Agreement on the reverse side.

X _____
Applicant Signature Date

X _____
Spouse/Co-Applicant Signature Date