



# SF Fire Credit Union

3201 California Street · SAN FRANCISCO · CA 94118  
(415) 674 4800 | (888) 499 FIRE | WWW.SFFCU.ORG



## Express Application

**Married Applicants:** May apply for a separate account.  
**Individual Credit:** You must complete the Applicant section about yourself and the Other section about your spouse if:  
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),  
 2. your spouse will use the account, or  
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.  
**Joint Credit:** Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.  
**Guarantor:** Complete the Other section if you are a guarantor on an account/loan.

**LOANLINER Account/Loan:** (Including ATM/Debit Card Access to the Account if Available)  
 Amount Requested \$  
 Purpose/Collateral:  
**Credit Card Account:** (See Disclosure Table or Agreement for Terms)  
 Credit Limit Requested \$  
 If Authorized User, Name:

**PAYMENT PROTECTION** Are you interested in having your loan protected?  
 If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

<b>APPLICANT</b>			
NAME			
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER		
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE		
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
EMAIL ADDRESS			
PRESENT ADDRESS	LENGTH AT RESIDENCE		
MORTGAGE/RENT OWED TO:			
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE	
\$	\$	%	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:			
EMPLOYMENT/INCOME	\$	PER	
NAME AND ADDRESS OF EMPLOYER	START DATE		
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			
OTHER INCOME	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE

<b>OTHER</b>			
NAME			
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER		
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE		
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
EMAIL ADDRESS			
PRESENT ADDRESS	LENGTH AT RESIDENCE		
MORTGAGE/RENT OWED TO:			
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE	
\$	\$	%	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:			
EMPLOYMENT/INCOME	\$	PER	
NAME AND ADDRESS OF EMPLOYER	START DATE		
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			
OTHER INCOME	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE

**STATE LAW NOTICES** OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union

unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X  
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

### SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. 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 NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X (SEAL)  
APPLICANT'S SIGNATURE DATE

X (SEAL)  
OTHER SIGNATURE DATE

# SF Fire Credit Union VISA® Balance Transfer Form

	<b>Extra Awards™ Platinum Visa</b>	<b>Fixed Rate Platinum Visa</b>
Annual Percentage Rate (APR) for purchases	5.75% - 12.00% <sup>1</sup>	8.00% - 15.25%
Other APRs	None	None
Grace period for repayment of purchases	At least 25 days from the statement closing date <sup>4</sup>	At least 25 days from the statement closing date <sup>4</sup>
Method of computing balance for purchases	Average Daily Balance including new purchases.	Average Daily Balance including new purchases.
Annual fee	None	None
Minimum finance charge	None	None
Late payment fee <sup>2</sup>	\$15	\$15
Over limit fee <sup>3</sup>	\$10	\$10
Cash advance fee	None	None
Balance transfer fee	None	None

<sup>1</sup> Variable APR as of January 17, 2009. Rate adjusts quarterly and equals Prime Rate for previous month plus 1.50% to 8.75% depending on credit worthiness. <sup>2</sup> Late fees are assessed if your account is more than 15 days late. <sup>3</sup> Over limit fees are assessed if you exceed your credit limit by the lesser of 120% or \$500. <sup>4</sup> The statement closing date is the 15th of each month and the payment due date is the 12th of each month. Therefore, the number of days between your statement closing date and your payment due date (the grace period) may vary from one billing cycle to another.

SF Fire Credit Union makes it quick and easy for you to transfer balances from higher interest retail or bank credit cards. Just list the institution(s) from which you wish SF Fire Credit Union to transfer the balance(s) and the amount(s) to pay. Balances will be transferred to your SF Fire Credit Union VISA Card if approved. You will receive your Cardholder Agreement and Disclosure within approximately 5 business days. Your balance transfers will be processed approximately 15 business days after we mail you your Cardholder Agreement and Disclosure. If, after you review your Cardholder Agreement and Disclosure, you object to any term, please notify us to close your account and cancel your balance transfer requests and you will have no obligations to us. If you want to close other credit cards, you must notify the issuers. You should continue to at least make your minimum payments until the card issuer(s) notify you that your balances have been paid.

## PROVIDE INFORMATION FROM OTHER INSTITUTION(S)

\_\_\_\_\_  
Name of Institution

\_\_\_\_\_  
Name of Institution

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, State Zip

\_\_\_\_\_  
City, State Zip

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Account Number

\$ \_\_\_\_\_

Amount to Pay

\$ \_\_\_\_\_

Amount to Pay

By signing below, I authorize you to bill my approved SF Fire Credit Union VISA credit card account in the amounts listed above. I understand that you will notify me when payment was mailed or if you are unable to process my payment request for any reason. **IMPORTANT NOTE:** There is no fee for a balance transfer: Balance Transfer requests will be treated as a cash advance.

\_\_\_\_\_  
First Name

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
Signature


\_\_\_\_\_  
Date

\_\_\_\_\_  
Member #



**SF Fire Credit Union**

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www.sffirecu.org

Deposits in SF Fire CU are insured by American Share Insurance, the largest provider of private share insurance. Each SFFCU deposit and certificate account is insured up to \$500,000.  
  
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.