

Consumer Loan Application

Mt. Rainier Federal Credit Union
303 West Meeker
Puyallup, WA 98371
253-841-2668 Fax 253-841-3835

TYPE OF ACCOUNT REQUESTED

YOU AND YOURS MEANS APPLICANT & CO-APPLICANT. Please check the appropriate box.

- Individual.** Complete "Applicant" Section if you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- Complete **all Sections** if you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, providing information in the Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income of assets you are relying. If you reside in a community property state or income is derived from a community property state, all Sections of the application should be completed.
- Joint.** Complete **all Sections** if you are applying for a joint account or an account that you and another person will use.

- Consumer Loan Amount Requested: \$
- Line of Credit Amount Requested: \$

APPLICANT INFORMATION

Applicant's Name			Member Number	
Social Security #	Date of Birth	Driver's License Number		State
Physical Address: Street, City, State, And Zip				Time At This Address
Mailing Address if Different Than Physical Address				Number In Household
Phone Numbers Home #	Work #	Cell #		Email Address:
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried				
Borrower's Present Employer		If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns. Gross Monthly Income \$ _____ Hired Date : _____		
Employer Address				
Additional Income Source: _____ Monthly Amount \$ _____				
Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.				

CO-APPLICANT INFORMATION

Co-Applicant's Name			Member Number	
Social Security Number	Date Of Birth	Driver's License Number		State
Physical Address: Street, City, State, And Zip				Time At This Address
Mailing Address If Different Than Physical Address				Number in Household
PHONE Numbers Home #	Work #	Cell #		Email Address:
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried				
Co-Borrower's Present Employer		If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns. Gross Monthly Income \$ _____ Hired Date : _____		
Employer Address				
Additional Income Source: _____ Monthly Amount \$ _____				
Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.				

PERSONAL REFERENCES

Name	Address	Phone	Relationship
Name	Address	Phone	Relationship

LIABILITIES *If Insufficient Space, Attach Additional Sheet Describing Additional Assets and Debts. Loan Decision May Be Adversely Affected If All Debt Information is Not Listed.*

Housing: Landlord/Mortgage Co. Property Taxes Included? Yes <input type="checkbox"/> No <input type="checkbox"/>	Monthly Payment \$	Balance owing \$
2 nd Mortgage and/or Taxes	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
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In The Past 10 Yrs. Have You Filed a Bankruptcy Petition? If Yes, Submit Bankruptcy Schedule And Disclosure. (Y/N)	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>	Is Your Income Likely To Reduce Over The Life Of This Loan Plan (Y/N)?	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>
Have You Had Property Foreclosed Upon or Given Title or Deed In Lieu Thereof In The Last 7 Years? (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	Are You A Co-Maker, Co-Signer, Or Guarantor On Any Loan Not Listed Above (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>
Have You Any Outstanding Judgments (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	For (Name Of Others Obligated On Loan) Whom	Balance	Monthly Pmt.
Are You A Party In A Lawsuit (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	To (Name Of Creditor) Whom	\$	\$
Are You Other Than A U.S. Citizen Or Permanent Resident Alien (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	To (Name Of Creditor) Whom	\$	\$

* If A Yes Answer Is Given To A Question, Explain On An Attached Sheet *

CONSUMER LOAN APPLICATION SIGNATURES

By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user. Signature by two persons below indicates intent to apply for joint credit.

BORROWER _____ DATE _____

BORROWER _____ DATE _____

FOR CREDIT UNION USE ONLY

Credit Score _____

Employment Verified Yes No Total Monthly Income \$ _____

Income Verified Yes No Net Income \$ _____ Debt Ratio _____ / _____

Line of Credit Limit Approved \$ _____ Loan Amount Approved \$ _____

Account/Loan Denied Counteroffer Made

Date: _____ X _____ Reviewed by _____

Comments: _____

**MT. RAINIER FEDERAL CREDIT UNION
VISA CREDIT CARD ACCOUNT DISCLOSURES**

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	10.74% to 17.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore .
FEES	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer Fee • Foreign Transaction Fee 	None Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	Up to \$25 None \$30
Other Fees	
<ul style="list-style-type: none"> • Application Fee 	None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

The above rates and fees are effective as of 08/01/2018.