

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 (AK, AZ, ID, LA, MN, NV, TX, WA, WI) 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: \$ Credit Card Amount Requested: \$
- Line of Credit Amount Requested: \$

APPLICANT INFORMATION

Applicant's Full Name			Member Number (if applicable)	
Social Security #	Date of Birth	Driver's License Number		State
Physical Address: Street		City, State	Zip	Time At This Address
Mailing Address: Street		City, State	Zip	Own/Rent?
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 (if applicable)	
Social Security Number	Date Of Birth	Driver's License Number		State
Physical Address: Street		City, State	Zip	Time At This Address
Mailing Address: Street		City, State	Zip	Own/Rent?
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 Owing \$
Creditor	Monthly Payment \$	Balance Owing \$
Creditor	Monthly Payment \$	Balance Owing \$
Creditor	Monthly Payment \$	Balance Owing \$
Creditor	Monthly Payment \$	Balance Owing \$
Creditor	Monthly Payment \$	Balance Owing \$
Creditor	Monthly Payment \$	Balance Owing \$
Creditor	Monthly Payment \$	Balance Owing \$
Creditor	Monthly Payment \$	Balance Owing \$

	Applicant Yes	Co-Applicant Yes		Applicant Yes	Co-Applicant Yes
In The Past 10 Yrs. Have You Filed a Bankruptcy Petition?	<input type="checkbox"/>	<input type="checkbox"/>	Are You A Co-Maker, Co-Signer, Or Guarantor On Any Loan Not Listed Above?	<input type="checkbox"/>	<input type="checkbox"/>
Have You Had Property Foreclosed Upon or Given Title or Deed In Lieu Thereof In The Last 7 Years?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, Name The Person You Co-Make, Co-Sign, Or Guarantee For		
Have You Any Outstanding Judgments?	<input type="checkbox"/>	<input type="checkbox"/>	To (Name Of Creditors) Whom	Balance	Monthly Pmt.
Are You A Party In A Lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	Creditor	\$	\$
Are You A U.S. Citizen Or Permanent Resident Alien?	<input type="checkbox"/>	<input type="checkbox"/>	Creditor	\$	\$
Is Your Income Likely To Reduce Over The Life Of This Loan Plan?	<input type="checkbox"/>	<input type="checkbox"/>	Creditor	\$	\$

* 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. If you are applying for a credit card, you agree that use of the card indicates your agreement to the Visa Credit Card Agreement and Disclosures. **You also grant the Credit Union a security interest in all of your Credit Union share and deposits (except IRA accounts) to secure your credit card. If you are in default, we may apply the balance in your account(s) to amounts you owe at any time without notice.**

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
 Date: _____ X _____ Reviewed by _____

**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	9.24% 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	
• Balance Transfer Fee	None
• Foreign Transaction Fee	Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees	
• Late Payment Fee	Up to \$25
• Over-the-Credit Limit Fee	None
• Returned Payment Fee	\$30
Other Fees	
• 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 March 1, 2016.