

Carolina Cooperative Federal Credit Union

6502 McMahon Dr, Charlotte, NC 28226 - 704-543-8901
 2110 Crown Centre Dr, Charlotte, NC 28227 - 704-845-4031
 1851 Dickerson Blvd, Monroe, NC 28110 - 704-226-0431
 244 E. Garrison Blvd, Gastonia, NC 28054 - 704-861-0633
 1207 Bessemer City Rd, Gastonia, NC 28052 - 704-865-0001



CONSUMER LOAN APPLICATION

ACCOUNT NUMBER	DATE
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MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**
 Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.
 Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and Spouse Co-Applicant section.
 _____ Initial here if you intend to apply for Joint Credit

Type of Credit Applied For:

Loan Type (auto, credit card, signature): _____ Amount Requested: _____ Term (mos) _____
 Purpose: _____ Collateral Offered: _____
 Payment Method: Cash Military Allotment Payroll Deduction Automatic Payment
 Payment Frequency: Monthly Other _____
 Authorized User Name (credit card only): _____

CREDIT CARD APPLICANTS: Please refer to the Important Credit Disclosure on page 3 of this application for information regarding the costs associated with the use of your Credit Card. You further understand that your use or allowing the card to be used will constitute acknowledgment, receipt and your agreement to the terms and conditions of the Credit Card Agreement and Disclosure provided to you with the card.

APPLICANT **CO-SIGNER**

Complete for secured credit or if you live in a community property state.
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

APPLICANT NAME _____

SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	NO. OF DEP.	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
MOTHER'S MAIDEN NAME	E-MAIL ADDRESS	
CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY/STATE/ZIP CODE		
FORMER STREET ADDRESS (if current less than 2 years)	YEARS THERE	
CITY/STATE/ZIP		
PERSONAL REFERENCE 1 (Name and Address)	PHONE NO. & RELATIONSHIP	
PERSONAL REFERENCE 2 (Name and Address)	PHONE NO. & RELATIONSHIP	

SPOUSE/CO-APPLICANT

Complete for secured credit or if you live in a community property state.
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

SPOUSE/CO-APPLICANT NAME _____

SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	NO. OF DEP.	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
MOTHER'S MAIDEN NAME	RELATIONSHIP TO APPLICANT	
CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY/STATE/ZIP CODE		
FORMER STREET ADDRESS (if current less than 2 years)	YEARS THERE	
CITY/STATE/ZIP		
PERSONAL REFERENCE 1 (Name and Address)	PHONE NO. & RELATIONSHIP	
PERSONAL REFERENCE 2 (Name and Address)	PHONE NO. & RELATIONSHIP	

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	HIRE DATE	
CURRENT ADDRESS		
WORK PHONE NO.	POSITION	MONTHLY GROSS INCOME
FORMER EMPLOYER (if current less than 2 years)		

CURRENT EMPLOYER	HIRE DATE	
CURRENT ADDRESS		
WORK PHONE NO.	POSITION	MONTHLY GROSS INCOME
FORMER EMPLOYER (if current less than 2 years)		

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.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
1.		\$

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1.		\$

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
AUTO #1 MAKE		MODEL	YEAR	VALUE	AUTO #2 MAKE		MODEL	YEAR	VALUE
				\$					\$
REAL ESTATE TYPE				VALUE	OTHER ASSETS				VALUE
				\$					\$

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of February 2010. The information may have changed after that date. To find out what may have changed call us at (704) 543-8901 or write us at 6502 McMahon Dr., Charlotte, NC 28226. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	VISA Select - as low as 8.90% (1) VISA Classic as low as 12.90% (1) VISA Secured 8.90%
ANNUAL PERCENTAGE RATE for Balance Transfers	VISA Select - as low as 8.90% (1) VISA Classic as low as 12.90% (1) VISA Secured 8.90% The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer.
ANNUAL PERCENTAGE RATE for Cash Advances	VISA Select - as low as 8.90% (1) VISA Classic as low as 12.90% (1) VISA Secured 8.90% The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer.
Penalty APR for VISA Select and When it Applies	Your Interest Rate will increase if: <p>You are late in making two (2) or more payments in a six (6) month period, the annual percentage rate on the account will increase to an Annual Percentage Rate of 12.90% corresponding to a monthly periodic rate of 1.075%. The new rate will be applied to the outstanding balance on the periodic statement to derive the new Finance Charge and Minimum Payment.</p> How Long Will the Penalty APR Apply?: The penalty rate is permanent and will remain in effect until you close your account.
Minimum Interest Charge	None
How To Avoid Paying Interest on Payments	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips From The Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: www.federalreserve.gov/creditcard
FEES	
Set-up And Maintenance Fees Annual Fee Document Copy Fee Card Replacement Fee	None \$5.00 for each copy of statement or sales draft \$5.00
Transaction Fees Cash Advance & Balance Transfers Foreign Transactions	None 1% of the transaction amount
Penalty Fees Late Payment Returned Payment	\$5.00 or 10% of the payment due (not to exceed \$35) if your payment is not made on time. \$28.00 for each returned payment
How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)". See your account agreement for more details.	
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.	

(1) Your rate will be determined by the Credit Union's underwriting criteria and will be disclosed to you when your loan is approved.