



P.O. Box 459013, Sunrise, FL 33345-9013

Phone (954) 335-5100
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LOAN APPLICATION

ACCOUNT NUMBER

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete Applicant sections if only the applicant's income is considered for loan approval. Complete Applicant and Co-Applicant sections: (1) if you 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 credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, and WI.

Joint Credit: Complete Applicant and Co-Applicant sections if your co-applicant will be contractually liable for repayment of the loan and initial below:

We intend to apply for joint credit. (Applicant Initials) (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Account/Loan: Individual Joint

(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$

Purpose/Collateral:

Other Loan Request:

Credit Cards: Number of Cards

VISA PLATINUM

Credit limit requested \$

If Authorized user, name:

SEE PAGES 3-4 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS

Repayment: Payroll Deduction Billing Notice / Coupon Other

Form section for APPLICANT, CO-APPLICANT, NON-APPLICANT SPOUSE/OTHER, and GUARANTOR. Includes fields for Name, Social Security Number, Mother's Maiden Name, E-Mail Address, Cell Number, Birth Date, Home Phone, Business Phone/Ext., Present Address, Previous Address, Purchase Price of Home, Present Home Value, Mortgage Balance, Monthly Payment, and Marital Status.

EMPLOYMENT

Form section for EMPLOYMENT. Includes fields for Name and Address of Employer, Hire Date, Position, and Prior Employer.

INCOME

Form section for INCOME. Includes fields for Employment Income (Gross) and Other Income (Gross) with sub-fields for Source.

OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

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REFERENCES (Two Required)

Form section for REFERENCES. Includes fields for Name and Address of Nearest Relative Not Living With You and Home Number.

STATE 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: Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is _____

Spouse's SSN: _____ Spouse's Address (if different) _____

Notice: 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.

MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

X _____

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Credit Report Authorization. By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

Vermont Residents: Applicant provided consent via phone _____ (Credit Union Initials)

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT	DATE
X	

SIGNATURE OF CO-APPLICANT	DATE
X	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of _____. You can contact us toll free at (877) 635-3333 or P.O.Box 459013, Sunrise FL 33345-9013 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	7.99%, 9.99%, 11.99%, 13.99% or 17.99% [depending on your credit history]
Penalty APR and When it Applies	18% This APR may be applied to the entire account if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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 http://www.federalreserve.gov/creditcard

SEE NEXT PAGE for more important information about this account

FEES:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee: - Inactivity Fee: - Other Fee:	None None None \$_____ (frequency)
Set-up and Maintenance Fees - Application Fee: - Annual Fee: - Account Set-up Fee: - Participation Fee: - Additional Card Fee: - Account Maintenance Fee: - Other Fee:	NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum credit limit of \$250.00, and if your set-up & maintenance fees are \$90.00, your initial available credit will be only \$160.00. None None None None None None \$_____ (frequency)
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction: - Other Fee:	None None 1.00% of each transaction in U.S. dollars if the transaction involves a currency conversion _____ % (frequency)
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment: - Other Fee:	Up to \$25.00 if your payment is late 5 days or more None \$35.00 if your payment is returned for any reason \$_____ (frequency)

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

A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25 day period, a Finance Charge will be imposed on that unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

The Finance Charge for a billing cycle is computed by applying the Monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. Rates and terms are subject to change.

Other Fees:

Credit Card Replacement Fee (Lost or Stolen): \$5.00

Stop Payment Fee: \$20.00