



Phone (954) 335-5100  
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# Loan Application

ACCOUNT NUMBER
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**An Incomplete or Unsigned Form Will Delay Processing**

## READ AND COMPLETE

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-Applciant** 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, WI.

**Joint Credit:** Complete **Applicant** and **Co-Applciant** sections if your co-applciant will be contractually liable for repayment of the loan and initial below:  
 We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applciant Initials)

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

**Account/Loan:**  Individual  Joint  **Credit Card Account:**  Individual  Joint  
*(Including ATM/Debit Card Access to the Account if Available)* *(There are costs associated with the use of this card. You may contact the Credit Union about costs at the above stated address or telephone number.)*

Amount Requested \$ \_\_\_\_\_ Credit Limit Requested \$ \_\_\_\_\_  
 Purpose: \_\_\_\_\_ If Authorized User, Name: \_\_\_\_\_  
 Collateral: \_\_\_\_\_

APPLICANT				<input type="checkbox"/> CO-APPLICANT		<input type="checkbox"/> NON-APPLICANT SPOUSE/OTHER	
NAME (Last - First - Initial)				NAME (Last - First - Initial)			
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME		SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME	
E-MAIL ADDRESS		CELL PHONE NUMBER		E-MAIL ADDRESS		CELL PHONE NUMBER	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.		BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)				PRESENT ADDRESS (Street - City - State - Zip)			
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS/MONTHS AT THIS ADDRESS	MORTGAGE PAYMENT OR RENT \$		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS/MONTHS AT THIS ADDRESS	MORTGAGE PAYMENT OR RENT \$	
CHECK ONE IF YOU RESIDE IN OR ARE RELYING ON PROPERTY IN A COMMUNITY PROPERTY STATE OR IF YOU ARE APPLYING FOR OTHER THAN INDIVIDUAL UNSECURED CREDIT. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)				CHECK ONE IF YOU RESIDE IN OR ARE RELYING ON PROPERTY IN A COMMUNITY PROPERTY STATE OR IF YOU ARE APPLYING FOR OTHER THAN INDIVIDUAL UNSECURED CREDIT. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			

## EMPLOYMENT

NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION

## INCOME

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

EMPLOYMENT INCOME (GROSS)	OTHER INCOME (GROSS)	EMPLOYMENT INCOME (GROSS)	OTHER INCOME (GROSS)
\$ PER	\$ PER	\$ PER	\$ PER
	SOURCE		SOURCE

## REFERENCES

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER
	RELATIONSHIP		RELATIONSHIP

SIGNATURE OF APPLICANT	DATE
X	

SIGNATURE OF CO-APPLICANT	DATE
X	

SEE REVERSE SIDE FOR CREDIT CARD RATE AND FEE DISCLOSURES

	Visa Platinum				
Credit Grade	760+	720 - 759	680 - 719	640 - 679	639 & Below
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	<b>7.99%</b>	<b>9.99%</b>	<b>11.99%</b>	<b>13.99%</b>	<b>17.99%</b>
Penalty APR	18.00% - Monthly Periodic Rate of 1.50% when 60 days delinquent				
Grace Period for Purchases	25 Days**				
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases).				
Annual Fees	None				

**Transaction Fee for Purchases:** None  
**Transaction Fee for Cash Advances:** None  
**ATM Cash Advance Fee:** \$0.00  
**Over-the-Limit Fee:** \$25.00  
**Late Payment Fee:** \$25.00  
**Credit Card Replacement Fee (Lost or Stolen):** \$5.00  
**Returned Check Fee:** \$33.00  
**Stop Payment Fee:** \$20.00  
**Foreign Transaction Fee:** If a foreign transaction involves a currency conversion, a fee of 1% of the transaction amount will be assessed. If the foreign transaction does not involve a currency conversion, a fee of 0.8% of the transaction amount will be assessed.

\*\*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.