



The Florist Federal Credit Union

PO Box 2202 Roswell NM 88202
575.622.0560 voice 575.627.6530 fax



LOANLINER Express Application

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the Other section if you are a guarantor on an account/loan.

VISA APPLICATION: [ ] INDIVIDUAL [ ] JOINT

Credit Limit \$ [ ]

Purpose/Collateral: [ ]

If Authorized User, Name: [ ]

Repayment: [ ] Payroll Deduction [ ] Cash [ ] Military Allotment [ ] Automatic Payment

PAYMENT PROTECTION Are you interested in having your loan protected? [ ] Yes [ ] No
If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT NAME, ACCOUNT NUMBER, BIRTH DATE, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE NUMBER/STATE, HOME PHONE, CELL PHONE, BUSINESS PHONE/EXT., EMAIL ADDRESS, PRESENT ADDRESS (Street - City - State - Zip), [ ] OWN [ ] RENT, LENGTH AT RESIDENCE

OTHER [ ] CO-APPLICANT [ ] SPOUSE [ ] OTHER NAME, ACCOUNT NUMBER, BIRTH DATE, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE NUMBER/STATE, HOME PHONE, CELL PHONE, BUSINESS PHONE/EXT., EMAIL ADDRESS, PRESENT ADDRESS (Street - City - State - Zip), [ ] OWN [ ] RENT, LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO: MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE \$ \$ %

MORTGAGE/RENT OWED TO: MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE \$ \$ %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: [ ] MARRIED [ ] SEPARATED [ ] UNMARRIED (Single - Divorced - Widowed)

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: [ ] MARRIED [ ] SEPARATED [ ] UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME NAME AND ADDRESS OF EMPLOYER, START DATE

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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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EMPLOYMENT INCOME \$ Per [ ] NET [ ] GROSS OTHER INCOME \$ Per SOURCE

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STATE LAW 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.

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. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

WISCONSIN RESIDENTS ONLY: (1) 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

X SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X (SEAL) APPLICANT'S SIGNATURE DATE

X (SEAL) OTHER SIGNATURE DATE

**THE FLORIST FEDERAL CREDIT UNION**  
**AMENDMENT TO VISA ACCOUNT DISCLOSURES**

This Amendment is incorporated into and becomes part of your LOANLINER Consumer VISA Credit Card Agreement and Account Opening Disclosures. Please keep this Amendment with your LOANLINER Consumer VISA Credit Card Agreement and Account Opening Disclosure forms.

**Late Payment Fee:** \$25.00 or the amount of the minimum payment, whichever is less, if you are 5 or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you may be charged \$25.00 or the amount of the required minimum payment, whichever is less.

**Returned Payment Fee:** \$25.00 or the amount of the required minimum payment, whichever is less. We will not charge you both a Late Payment Fee and a Returned Payment Fee on the same transaction.

**Minimum Payment:** Your minimum monthly payment will be 3% of your total new balance or \$30.00 whichever is greater, plus any outstanding unpaid fees and charges, all prior unpaid payments, and any amount that exceeds your credit limit.

<b>Annual Percentage Rate (APR), all transitions:</b> (included purchases, balances transfers, cash advances)	10.9%
Grace Period:	25 days
Method of Computing Balances	Average Daily Balance
Annual Fee:	\$0.00
Minimum Finance Charge:	None
Transaction Fees for Purchases: (Except for those that may be charged by vendor)	None
ATM Fee: (Except for those charges accessed at the owner of the ATM Machine)	None
Foreign Transaction Fee	1% of transaction amt
Transaction Fee for Cash Advances \$	\$5.00
Balance Transfer Fee	\$5.00
Late Payment Fe (4 day grace period. Fee is assessed on the 5 <sup>th</sup> or later day)	\$25.00
Over-the-Credit Limit Fee	\$25.00

The information about the costs of the card described is accurate as of 01/2013. This information may have changed after that date. To find out what may have changed, contact the credit union.

Please contact the Credit Union with any questions you may have regarding this Amendment at 575-622-0560 M-F 8:30AM to 4:00PM or by letter to PO Box 2202 Roswell NM 88202