



The Florist Federal Credit Union

PO Box 2202 Roswell NM 88202  
575.622.0560 voice 575.627.6530 fax



**LOANLINER**  
Express Application

<b>Individual Credit:</b> You must complete the <b>Applicant</b> section about yourself and the <b>Other</b> 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 <b>Other</b> section to the extent possible about the person on whose payments you are relying. <b>Joint Credit:</b> Each Applicant must <b>individually</b> complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box. <b>Guarantor:</b> Complete the <b>Other</b> section if you are a guarantor on an account/loan.			
<b>VISA APPLICATION:</b> <input type="checkbox"/> <b>INDIVIDUAL</b> <input type="checkbox"/> <b>JOINT</b>			
Credit Limit                      \$ <input type="text"/>		If Authorized User, Name: <input type="text"/>	
Purpose/Collateral: <input type="text"/>			
Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment			
<b>PAYMENT PROTECTION</b> Are you interested in having your loan protected? <input type="checkbox"/> Yes <input type="checkbox"/> 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.			
<b>APPLICANT</b>		<b>OTHER</b> <input type="checkbox"/> <b>CO-APPLICANT</b> <input type="checkbox"/> <b>SPOUSE</b> <input type="checkbox"/> <b>OTHER</b>	
NAME <input type="text"/>		NAME <input type="text"/>	
ACCOUNT NUMBER <input type="text"/>	BIRTH DATE <input type="text"/>	ACCOUNT NUMBER <input type="text"/>	BIRTH DATE <input type="text"/>
SOCIAL SECURITY NUMBER <input type="text"/>	DRIVER'S LICENSE NUMBER/STATE <input type="text"/>	SOCIAL SECURITY NUMBER <input type="text"/>	DRIVER'S LICENSE NUMBER/STATE <input type="text"/>
HOME PHONE <input type="text"/>	CELL PHONE <input type="text"/>	HOME PHONE <input type="text"/>	CELL PHONE <input type="text"/>
BUSINESS PHONE/EXT. <input type="text"/>		BUSINESS PHONE/EXT. <input type="text"/>	
EMAIL ADDRESS <input type="text"/>		EMAIL ADDRESS <input type="text"/>	
PRESENT ADDRESS (Street - City - State - Zip) <input type="text"/>		PRESENT ADDRESS (Street - City - State - Zip) <input type="text"/>	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
LENGTH AT RESIDENCE <input type="text"/>		LENGTH AT RESIDENCE <input type="text"/>	
MORTGAGE/RENT OWED TO: <input type="text"/>		MORTGAGE/RENT OWED TO: <input type="text"/>	
MORTGAGE BALANCE <input type="text"/>	MONTHLY PAYMENT <input type="text"/>	MORTGAGE BALANCE <input type="text"/>	MONTHLY PAYMENT <input type="text"/>
INTEREST RATE <input type="text"/>		INTEREST RATE <input type="text"/>	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
<b>EMPLOYMENT/INCOME</b>		<b>EMPLOYMENT/INCOME</b>	
NAME AND ADDRESS OF EMPLOYER <input type="text"/>		NAME AND ADDRESS OF EMPLOYER <input type="text"/>	
START DATE <input type="text"/>		START DATE <input type="text"/>	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
EMPLOYMENT INCOME <input type="text"/>	OTHER INCOME <input type="text"/>	EMPLOYMENT INCOME <input type="text"/>	OTHER INCOME <input type="text"/>
\$ <input type="text"/> Per <input type="text"/>	\$ <input type="text"/> Per <input type="text"/>	\$ <input type="text"/> Per <input type="text"/>	\$ <input type="text"/> Per <input type="text"/>
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE <input type="text"/>	<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE <input type="text"/>
<b>STATE LAW NOTICES</b>		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 <b>not</b> 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.	
<b>OHIO RESIDENTS ONLY:</b> 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.			
<b>WISCONSIN RESIDENTS ONLY:</b> (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			
<div style="border: 1px solid black; padding: 5px; display: inline-block;">X</div> (SEAL)		<div style="border: 1px solid black; padding: 5px; display: inline-block;">X</div> (SEAL)	
APPLICANT'S SIGNATURE		OTHER SIGNATURE	
DATE		DATE	
RETURN SIGNED FORM BY FAX: 575-627-6530 / By SCAN EMAIL: <a href="mailto:info@thefloristfcu.org">info@thefloristfcu.org</a> / by mail: PO Box 2202 Roswell NM 88202			

**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),</b> all transitions: (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