



## VISA APPLICATION

PO Box 923071 • Sylmar, CA 91392  
Ph: 818-367-1057 • Fax: 818-362-3467  
Email: [oliveview@i-lovemycreditunion.com](mailto:oliveview@i-lovemycreditunion.com)

INTEREST RATE AND CHARGES					
<b>Annual Percentage Rate (APR) for Purchases:</b>		<b>14.90%</b> Fixed APR		<b>APR for Cash Advances:</b>	
				<b>14.90%</b>	
<ul style="list-style-type: none"><li>No Annual Fees nor Transaction Fees</li><li>Late Payment Penalty Fees: Up to \$10 ; Return Payment Fee: \$25</li></ul>			<b>Amount Requested \$</b>		
<b>APPLICANT</b>			<b>OTHER</b> <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> AUTHORIZED USER w/ CREDIT REPORT (CR) <input type="checkbox"/> AUTH. USER WITHOUT CR		
NAME (Last - First - Initial)			NAME (Last - First - Initial)		
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTH DATE	EMAIL ADDRESS		BIRTH DATE	EMAIL ADDRESS	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE			DRIVER'S LICENSE NUMBER/STATE		
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT Amount Paid: \$ LENGTH AT RESIDENCE	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT Amount Paid: \$ LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
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>		
<b>EMPLOYMENT STATUS</b> <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME		<b>START DATE</b>	<b>EMPLOYMENT STATUS</b> <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME		<b>START DATE</b>
NAME AND ADDRESS OF EMPLOYER		TITLE/GRADE	NAME AND ADDRESS OF EMPLOYER		TITLE/GRADE
EMPLOYMENT INCOME PER \$	OTHER MONTHLY INCOME \$	SOURCE	EMPLOYMENT INCOME PER \$	OTHER MONTHLY INCOME \$	SOURCE
<b>REFERENCE</b>			<b>REFERENCE</b>		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP			RELATIONSHIP		
HOME PHONE			HOME PHONE		
<b>SIGNATURES</b>					
By signing or otherwise authenticating below: You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. 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 crime to willfully and deliberately provide incomplete or incorrect information in this application.					
Applicant's Signature		Date	Other Signature		Date
X		(Seal)	X		(Seal)

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	<b>14.90%</b> Standard APR based on your credit worthiness.
APR for Cash Advances	<b>14.90%</b> Standard APR based on your credit worthiness.
Penalty APR and When It Applies	<b>None</b>
Paying Interest	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.01
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES	
Annual Fees	<b>None</b>
Transaction Fees	
• Balance Transfer	<b>None</b>
• Cash Advance	<b>None</b>
• Foreign Fees	<b>None</b>
Penalty Fees	
• Late Payment	<b>Up to \$10.00</b>
• Over-the-Credit-Line	<b>None</b>
• Returned Payment	<b>\$25</b>
Other Fees	<b>None</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Purchase APR:** Your Purchase rate is **14.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24167%**.

**Cash APR:** Your Cash rate is **14.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24167%**.

**Military Lending APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

# Supplemental Loan Application Questions



Applicant Information	Joint Owner Information
First Name: _____	First Name: _____
Last Name: _____	Last Name: _____
Account Number: _____	Account Number: _____

## Product Applied For:

<input type="checkbox"/> Auto Loan	<input type="checkbox"/> Shared Secure Loan
<input type="checkbox"/> Motorcycle Loan	<input type="checkbox"/> First Step Loan
<input type="checkbox"/> Title Loan	<input type="checkbox"/> Personal Loan
<input type="checkbox"/> VISA Credit Card	<input type="checkbox"/> Emergency Loan
<input type="checkbox"/> Holiday Loan	<input type="checkbox"/> Debt Consolidation
<input type="checkbox"/> Other: _____	

## How Did You Hear The Loan You Are Applying For?

<input type="checkbox"/> New Employee Orientation	<input type="checkbox"/> Co-Worker
<input type="checkbox"/> Family	<input type="checkbox"/> Outreach Event
<input type="checkbox"/> Bulletin Board	<input type="checkbox"/> Branch Flyer
<input type="checkbox"/> Email	<input type="checkbox"/> Website
<input type="checkbox"/> OVFCU Employee: _____	<input type="checkbox"/> Other: _____