

# Consumer Loan and Credit Card Application



**TRUE NORTH**  
FEDERAL CREDIT UNION

ACCOUNT NUMBER \_\_\_\_\_ AMOUNT REQUESTED \_\_\_\_\_ TERM \_\_\_\_\_

INDIVIDUAL CREDIT  JOINT CREDIT PAYMENT AMT REQUESTED \$ \_\_\_\_\_

PURPOSE OF LOAN \_\_\_\_\_ COLLATERAL \_\_\_\_\_

MASTERCARD CREDIT CARD  
 SECURED MASTERCARD CREDIT CARD

APPLICANT (Primary Account Holder)			<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR <input type="checkbox"/> NON-BORROWING SPOUSE IN COMMUNITY PROP. STATE		
FIRST NAME	MIDDLE NAME		FIRST NAME	MIDDLE NAME	
LAST NAME <input type="checkbox"/> JR. <input type="checkbox"/> SR. <input type="checkbox"/> III			LAST NAME <input type="checkbox"/> JR. <input type="checkbox"/> SR. <input type="checkbox"/> III		
MAILING ADDRESS			MAILING ADDRESS		
CITY	STATE	ZIP CODE	CITY	STATE	ZIP CODE
FULL RESIDENCE ADDRESS IF DIFFERENT THAN MAILING ADDRESS			FULL RESIDENCE ADDRESS IF DIFFERENT THAN MAILING ADDRESS		
LENGTH OF TIME AT RESIDENCE	RENT/MORTGAGE MONTHLY PAYMENT		LENGTH OF TIME AT RESIDENCE	RENT/MORTGAGE MONTHLY PAYMENT	
PREVIOUS ADDRESS IF LESS THAN 2 YEARS		LENGTH OF TIME	PREVIOUS ADDRESS IF LESS THAN 2 YEARS		LENGTH OF TIME
BIRTHDATE - MONTH/DAY/YEAR	SOCIAL SECURITY NUMBER	U.S. CITIZEN? <input type="checkbox"/> YES <input type="checkbox"/> NO	BIRTHDATE - MONTH/DAY/YEAR	SOCIAL SECURITY NUMBER	U.S. CITIZEN? <input type="checkbox"/> YES <input type="checkbox"/> NO
NUMBER OF DEPENDENTS INCLUDING SELF	DRIVERS LICENSE NUMBER		NUMBER OF DEPENDENTS INCLUDING SELF	DRIVERS LICENSE NUMBER	
HOME TELEPHONE NUMBER	FAX NUMBER		HOME TELEPHONE NUMBER	FAX NUMBER	
E-MAIL ADDRESS	CELL PHONE NUMBER		E-MAIL ADDRESS	CELL PHONE NUMBER	
CURRENT EMPLOYER	POSITION/DEPARTMENT		CURRENT EMPLOYER	POSITION/DEPARTMENT	
TELEPHONE NUMBER	DATE OF HIRE	MONTHLY GROSS SALARY \$	TELEPHONE NUMBER	DATE OF HIRE	MONTHLY GROSS SALARY \$
ADDITIONAL EMPLOYER	POSITION/DEPARTMENT		ADDITIONAL EMPLOYER	POSITION/DEPT	
TELEPHONE NUMBER	DATE OF HIRE	MONTHLY GROSS SALARY \$	TELEPHONE NUMBER	DATE OF HIRE	MONTHLY GROSS SALARY \$
FORMER EMPLOYER & POSITION/DEPARTMENT	DATES EMPLOYED FROM _____ TO _____		FORMER EMPLOYER & POSITION/DEPARTMENT	DATES EMPLOYED FROM _____ TO _____	
TYPE OF OTHER INCOME*(Child Support, Alimony)	MONTHLY AMOUNT \$		TYPE OF OTHER INCOME*(Child Support, Alimony)	MONTHLY AMOUNT \$	
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP		NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	
ADDRESS OF NEAREST RELATIVE	TELEPHONE NUMBER		ADDRESS OF NEAREST RELATIVE	TELEPHONE NUMBER	
DO YOU HAVE OTHER APPLICATIONS PENDING? <input type="checkbox"/> YES <input type="checkbox"/> NO			DO YOU HAVE OTHER APPLICATIONS PENDING? <input type="checkbox"/> YES <input type="checkbox"/> NO		
HAVE YOU HAD DEBT REFERRED TO A COLLECTION AGENCY? <input type="checkbox"/> YES <input type="checkbox"/> NO			HAVE YOU HAD DEBT REFERRED TO A COLLECTION AGENCY? <input type="checkbox"/> YES <input type="checkbox"/> NO		
HAVE YOU EVER BEEN SUED? <input type="checkbox"/> YES <input type="checkbox"/> NO			HAVE YOU EVER BEEN SUED? <input type="checkbox"/> YES <input type="checkbox"/> NO		
HAVE YOU EVER FILED BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO			HAVE YOU EVER FILED BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO		
IF "YES", DATE: _____			IF "YES", DATE: _____		

\*You do not have to disclose income from alimony, child support or separate maintenance unless you want us to consider it in evaluating your application. Also, married persons can apply for individual credit. If you are married and live in a community property state (AZ, CA, ID, LA, NV, NM, TX, WA, WI), provide information about your spouse in the co-applicant section even if you want individual credit.

I hereby authorize any institution to release credit information concerning myself to True North Federal Credit Union. This authorization is given to enable True North Federal Credit Union to evaluate my request for credit. I certify that all statements made are true and complete and submitted for the purpose of obtaining credit. Verification may be obtained from any source named in this application and from any credit reporting agency for this and future requests. Caution! It is a federal crime to give false information or forge a document to induce a federal credit union to grant a loan. (Public Law 88-353). The undersigned agree(s) that the use of the account will be governed by representations and promises made in this application and the applicable Agreement. In the event that this application is signed by the applicant and co-applicant, it is understood and agreed that the obligation to pay the amount shall be a joint and several obligation. All signers of the application are liable for the account.

To the extent permitted by the law, in consideration for and as a condition of True North Federal Credit Union extending a credit card to me, I agree that if I fail to make payments as agreed, you can take funds in any Credit Union account in which I have an interest to recover all or part of what I owe you. This consent is not a pledge by me of any account and will not affect my right to withdraw funds prior to the Credit Union's exercise of its rights under this consent. Any exercise by the Credit Union of this right will not be an election of remedies.

\_\_\_\_\_ APPLICANT'S INITIALS      \_\_\_\_\_ CO-APPLICANT'S INITIALS

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  CO-APPLICANT  GUARANTOR  NON-BORROWING SPOUSE IN COMMUNITY PROP. STATE \_\_\_\_\_ DATE \_\_\_\_\_

\$

APPROVING OFFICER AND BRANCH \_\_\_\_\_ DATE \_\_\_\_\_ APPROVED AMOUNT \_\_\_\_\_

## Mastercard Standard Credit Card Account Application Disclosure

### INTEREST RATE and INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances</b>	<b>9.90%, 12.50%, or 14.50%</b> when you open your account, based on your credit worthiness.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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>

### FEEES

<b>Annual Fees:</b>	<b>NONE</b>
<b>Transaction Fees</b> • Cash Advance Fee • Foreign Transaction Fee	<b>NONE</b> Up to <b>2%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> • Late Payment • Over-the-Credit Limit • Returned Payment	<b>Up to \$25</b> <b>Up to \$20</b> <b>Up to \$20</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance" which includes new transactions. See your account agreement for more details.

**Effective Date:** The information about the costs of our credit cards is accurate as of August 1, 2015. This information may have changed after that date. To find out what may have changed, write us at True North Federal Credit Union, P.O. Box 34157, Juneau, AK 99803, or call us at 866-564-2259.



Use our easy online application at [www.TrueNorthFCU.org](http://www.TrueNorthFCU.org).

Federally  
Insured by  
NCUA

■ FORTNFCU USE ONLY

Received by: \_\_\_\_\_ Date received: \_\_\_\_\_  In Person  Telephone  Mail