

Loan/Credit Application

Use this application for:

- Credit Cards
 - Visa Platinum
 - FirstCard Visa Platinum
 - Member Rewards MasterCard
 - Credit Limit Increase
 - Add Co-Applicant
- Vehicle Loans/Leases
 - New, Used or Refinanced
 - Cars, Trucks, SUVs, Motorcycles or Watercraft
- Personal/Signature Loans
- Line of Credit Loan



FEDERAL CREDIT UNION
 P.O. Box 1229, Herndon, VA 20172
 703-709-8901 • 1-866-709-8901 • Fax: 703-925-5113
www.nwfcu.org

Your Lifetime Financial Partner

Credit Card and Line of Credit Disclosure

	FirstCard Visa Platinum (For members age 15–22)	Visa Platinum	Member Rewards MasterCard	Line of Credit Loan
Interest Rates and Interest Charges				
Annual Percentage Rate (APR) for Purchases	9.99%	7.00% to 18.00% when you open your account based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	8.00% to 18.00% when you open your account based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	The Line of Credit loan is not accessible for purchase transactions.
APR for Balance Transfers	9.99%	7.00% to 18.00% when you open your account based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	8.00% to 18.00% when you open your account based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	7.00% to 18.00% when you open your account based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.99%	7.00% to 18.00% when you open your account based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	8.00% to 18.00% when you open your account based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	7.00% to 18.00% when you open your account based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None	None	None	None
Minimum Interest Charge	None	None	None	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.			N/A
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website on the Federal Reserve Board at http://www.federalreserve.gov/creditcard .			N/A
Fees				
Annual Fee	None	None	None	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None Up to 1% of transaction amount	None None Up to 1% of transaction amount	None None Up to 1% of transaction amount	None None Up to 1% of transaction amount
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-the-Credit Limit 	Up to \$35 Up to \$35 None	Up to \$35 Up to \$35 None	Up to \$35 Up to \$35 None	\$30 \$32.50 None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).

Information, including rates, accurate as of 11/2011 and subject to change without notice. To find out what changes may have occurred, please call 703-709-8901, 1-866-709-8901 (toll-free); write to us at P.O. Box 1229, Herndon, VA 20172; or log on to www.nwfcu.org.

Loan/Credit Application



Complete this application then mail, fax, or drop it off at a branch location. To apply online, visit www.nwfcu.org. To apply by phone, contact our Call Center at **703-709-8901** or **1-866-709-8901**, Monday–Friday 7:00 am–7:00 pm, Saturday 8:00 am–1:00 pm ET.

A: Type of Loan Service Requested (Please print)

Credit Amount Requested

New Credit Card

Member Rewards MasterCard (no annual fee) \$ _____

Visa Platinum (no annual fee) \$ _____

FirstCard Visa Platinum (for members age 15–22*; adult co-applicant required for ages under 18; no annual fee) \$250 (for members under age 18) \$1,000 (for members age 18 and over)

Secured Visa Platinum (Share Savings account funds used to secure Visa Platinum; no annual fee) \$ _____

Mother's Maiden Name (REQUIRED) _____

Vehicle Loan

New Vehicle: Loan Lease _____ \$ _____

Used Vehicle: Loan Lease _____ \$ _____

Car Loan Refinance _____ \$ _____

Required for Vehicle Loans:

1) Copy of purchase order 2) Prior to loan disbursement provide:

Model _____ Make _____ Year _____

Vehicle Identification Number (VIN) _____

Credit Card Changes

Increase my credit limit to (complete sections B & D) \$ _____

Add a co-applicant (complete sections B, C & D; a co-applicant must be a primary member on their own NWFCU share account)

Use my card for Checking Overdraft Protection as 1st 2nd 3rd source (check one)

Other Loan

Personal/Signature Loan _____ \$ _____

Line of Credit Loan _____ \$ _____

Other _____ \$ _____

*Successful completion of "Credit Matters" online course required.

B: Applicant (Please print)

Name (Last, First, MI) _____

NWFCU Share Savings Account Number (last 5 digits) _____ Social Security Number/TIN _____

Birthdate (MM/DD/YYYY) _____ Mother's Maiden Name _____ No. of Dependents _____

Daytime Phone (____) _____ Evening Phone (____) _____

Current Address (Street & Number) _____

City _____ State _____ Zip _____

Own Rent Other Monthly Mortgage/Rent \$ _____

of Years _____

Mortgage Balance \$ _____ Market Value \$ _____

Employer _____ Years/Months There _____ Full Time Student Other Part Time Retired

Annual Gross Income/Annuity \$ _____ I am a: U.S. Citizen Permanent Resident Alien Non-Resident Alien

Other monthly income (alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

Amount \$ _____ Source _____

C: Co-Applicant (Please print)

Name (Last, First, MI) _____

NWFCU Share Savings Account Number (last 5 digits) _____ Social Security Number/TIN _____

Birthdate (MM/DD/YYYY) _____ Mother's Maiden Name _____ No. of Dependents _____

Daytime Phone (____) _____ Evening Phone (____) _____

Current Address (Street & Number) _____

City _____ State _____ Zip _____

Own Rent Other Monthly Mortgage/Rent \$ _____

of Years _____

Mortgage Balance \$ _____ Market Value \$ _____

Employer _____ Years/Months There _____ Full Time Student Other Part Time Retired

Annual Gross Income/Annuity \$ _____ I am a: U.S. Citizen Permanent Resident Alien Non-Resident Alien

Other monthly income (alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

Amount \$ _____ Source _____

D: Security Interest

I hereby grant NWFCU a security interest in all shares and dividends on deposit, now and hereafter; in all accounts I own (including joint accounts) to secure any and all of my indebtedness or obligations to NWFCU (except loans secured by real estate), now and hereafter; including debts incurred by credit card. Funds in my Individual Retirement Account are excluded from this security interest. NWFCU may enforce this security interest without prior notice.

Initials _____

Initials _____

E: Signatures

I hereby certify that all statements made herein are true and complete to the best of my knowledge and are submitted for the purpose of obtaining credit. I authorize Northwest Federal Credit Union to obtain a credit report(s) and make inquiries to verify information in order to process this application.

Applicant's Signature **X** _____ Date _____ Co-Applicant's Signature **X** _____ Date _____

F: Optional Loan Protection Package

The purchase of credit life and/or credit disability insurance are not required for the approval of this loan and it is not a factor in granting credit to a member. **You may obtain similar coverage from any insurer you choose.** Insurance is not issued, underwritten or guaranteed by NCUA or any other government agency.

Yes No **Single Life** Open-End: Monthly Rate Per \$1,000* \$0.47

Yes No **Joint Life** Open-End: Monthly Rate Per \$1,000* \$0.75

Yes No **Disability** (Primary Applicant only) Open-End: Monthly Rate Per \$1,000* \$1.05

*Per \$1,000 of the monthly ending balance. The monthly premium cost is equal to the Monthly Rate Per \$1,000 multiplied by the monthly ending balance divided by 1,000.

NOTICE TO APPLICANT(S)

By electing the credit insurance coverage(s) selected above, I/we acknowledge that I/we do not need to purchase this insurance to get credit and I/we may use alternative coverage or purchase insurance elsewhere. I/we agree to pay the required premium and understand that the fees may be paid by the insurer in connection with this coverage to the sponsor of this plan and/or its affiliates or designates. I/we understand that we may terminate this coverage at any time.

The following questions must be answered to determine my eligibility for insurance:

1) Are you under age 70? (Applicable to life insurance coverage only)

2) Are you under age 66 and presently working outside the home for wages or profit for 30 hours or more per week? (Applicable to disability insurance coverage only)

My/our answers to the above questions are true to the best of my/our knowledge and belief.

Primary Applicant Yes No **Co-Applicant** (Joint Life Only) Yes No