



P.O. Box 25947
 Alexandria, VA 22313-9809
 202-366-9400 • 800-368-8432
 transfcu.org

XpressLoan Application

<input type="checkbox"/> New/Used Vehicle	<input type="checkbox"/> Motorcycle	<input type="checkbox"/> Visa Platinum	<input type="checkbox"/> Overdraft Protection
<input type="checkbox"/> Purchase	<input type="checkbox"/> Leisure Time Vehicle	<input type="checkbox"/> Visa Platinum Share Secured	<input type="checkbox"/> Personal Loan
<input type="checkbox"/> Refinance	<input type="checkbox"/> Boat	<input type="checkbox"/> Visa Platinum Rewards	Purpose: _____
Vehicle Description: _____			

Amount Requested: \$ _____ CU Account #: _____

Credit Card Applicants: If this application is used to issue a credit card, you understand that your use or allowing the card to be used will constitute your acknowledgment, receipt and agreement to the terms and conditions of the credit card agreement. Refer to the separate Credit Card Solicitation Disclosure provided with this application that includes required credit card disclosures. To find out what may have changed call us at 202-366-9400, 800-368-8432 or write to us at P.O. Box 25947, Alexandria, VA 22313-9809.

MARRIED APPLICANTS may apply for a separate account. A Credit Union may only extend direct credit to a member. Any Joint Applicant for credit will be considered a guarantor or co-signer if such person is not a Credit Union member. **Check the type of credit account for which you wish to apply.**

Individual Credit – You must complete the applicant section about yourself and the Co-Applicant section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and Co-Applicant section.

_____ Initial here If you intend to apply for joint credit. By signing below you are confirming your intention for a joint credit application.

Applicant

Are you other than a U.S. Citizen or permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Name (Last, First, MI)	Driver's License Number or ID Number
Current Home Address	
City, State, Zip	Length
Home Phone	Date of Birth
Social Security Number	E-Mail Address
Employer	
Position	Office Phone
Hire Date	Monthly Gross Income
Other Income**	Since Monthly Amount \$
Source Name	Rent/Mortgage Amount
<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Personal Reference (Name and Address)	Phone No. & Relationship

Other-Applicant

Are you other than a U.S. Citizen or permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		CU Account # - Other-Applicant
Name (Last, First, MI)	Driver's License Number or ID Number	
Current Home Address		
City, State, Zip	Length	
Home Phone	Date of Birth	
Social Security Number	E-Mail Address	
Employer		
Position	Office Phone	
Hire Date	Monthly Gross Income	
Other Income**	Since Monthly Amount \$	
Source Name	Rent/Mortgage Amount	Relationship to Applicant
<input type="checkbox"/> Own <input type="checkbox"/> Rent		
Personal Reference (Name and Address)	Phone No. & Relationship	

****Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.**

OPTIONAL PAYMENT PROTECTION

Are you interested in having your loan protected? <input type="checkbox"/> Yes <input type="checkbox"/> No
If you answer "yes" then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

SIGNATURES

You promise that the information stated in this Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend, renew or for collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. The USA Patriot Act requires that we verify the identity of all account holders. We may ask you or your co-borrower to show proof of your identity. **Notice of Negative Information:** We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

_____(Initial) **CONSENSUAL SECURITY INTEREST.** You further acknowledge and agree that you give the Credit Union a consensual security interest in the shares you have in all individual and joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral), to secure repayment of amounts you owe to the extent of any unpaid balance on your Account.

X		X	
Applicant's Signature	Signed under seal	Date	Co-Applicant's Signature
			Signed under seal
			Date



**VISA CREDIT CARD
SOLICITATION DISCLOSURE**

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION

The information provided in this disclosure is accurate as of December 1, 2015. The information may have changed after that date. To find out what may have changed call us at (202) 366-9400, 1-800-368-8432 or write to us at P.O. Box 25947, Alexandria, VA 22313-9809. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which you will receive prior to using your card(s).

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE for Purchases	VISA Platinum Rewards – 11.90% - 17.90% ⁽¹⁾ VISA Platinum – 8.90% - 16.90% ⁽¹⁾ VISA Platinum Share Secure Non-Rewards – 8.90% - 16.90% ⁽¹⁾
ANNUAL PERCENTAGE RATE for Balance Transfers	VISA Platinum Rewards – 11.90% - 17.90% ⁽¹⁾ VISA Platinum – 8.90% - 16.90% ⁽¹⁾ VISA Platinum Share Secured – 8.90% - 16.90% ⁽¹⁾
ANNUAL PERCENTAGE RATE for Cash Advances	VISA Platinum Rewards – 11.90% - 17.90% ⁽¹⁾ VISA Platinum – 8.90% - 16.90% ⁽¹⁾ VISA Platinum Share Secured – 8.90% - 16.90% ⁽¹⁾
Penalty APR and When it Applies	Up to 2.00% above your Annual Percentage Rate. This APR may be applied to your account if you are 60 days past due in making a payment. How Long Will the Penalty APR Apply? The Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on purchases made with your VISA Platinum or VISA Platinum Rewards card if you pay your entire balance by the due date each month. Interest is charged on all cash advances and balance transfers, and on all VISA Platinum Share Secured transactions, beginning on the transaction date.
Minimum Interest Charge	\$0.50
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: http://www.consumerfinance.gov/learnmore
FEES	
Annual Fees Annual Fee	VISA Platinum Rewards - \$25.00 VISA Platinum and VISA Platinum Share Secured - None
Transaction Fees Cash Advance & Balance Transfers Foreign Transactions	None 1% of each transaction in U.S. dollars
Penalty Fees Late Payment Over the Credit Limit Returned Payment Fee	If you are 20 or more days late in making a payment, a late charge will be added to the account for each cycle that you remain past due, subject to a minimum of \$1.00 up to a maximum of \$25.00 , and up to \$35.00 for a second occurrence within 6 months. \$10.00 Up to \$25.00 for any payment returned, and up to \$35.00 for any additional payments returned within 6 months.

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".

(1) The Annual Percentage Rate is determined by your credit performance. The method used to determine individual rates is on file at the Credit Union.