



3501 Western Center Blvd. • Fort Worth, TX 76137

CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

MEMBER NUMBER	DATE
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Applicant Information PRINT OR TYPE ALL INFORMATION 1. If You live in a community property state, are You: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Includes Single, Divorced and Widowed) 2. Married applicants can apply for individual credit. Indicate if You would like: <input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit with Your Spouse/Co-Applicant 3. Method of Payment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Automatic Share Transfer <input type="checkbox"/> Cash Payment	Spouse/Co-Applicant Information 4. Complete Spouse/Co-Applicant Information only if: a. This is for joint credit with Your Spouse or other Co-Applicant; b. Your Spouse will use Your Account; c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (or Puerto Rico). 5. Definitions: Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.
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Credit Applied For:	
Type of credit _____	Amount and/or Maximum Requested \$ _____
Purpose _____	Collateral Offered _____

Please refer to the Important Credit Card Disclosures located on Page 3.

APPLICANT/CO-SIGNER/GUARANTOR			
FIRST NAME	INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE	
CITY	STATE	ZIP	
EMAIL ADDRESS			
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)			YEARS THERE
HOME PHONE	CELL PHONE	SECONDARY PHONE	
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME PHONE	NO. OF DEP.	AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST FRIEND/RELATIVE NOT LIVING WITH YOU			
NAME, ADDRESS AND TELEPHONE OF OTHER NEARBY FRIEND/RELATIVE NOT LIVING WITH YOU			

SPOUSE/CO-APPLICANT			
FIRST NAME	INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE	
CITY	STATE	ZIP	
EMAIL ADDRESS			
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)			YEARS THERE
HOME PHONE	CELL PHONE	SECONDARY PHONE	
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME PHONE	NO. OF DEP.	AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST FRIEND/RELATIVE NOT LIVING WITH YOU			
NAME, ADDRESS AND TELEPHONE OF OTHER NEARBY FRIEND/RELATIVE NOT LIVING WITH YOU			

EMPLOYMENT AND INCOME			
CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)			EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP		SUPERVISOR'S NAME	
WORK TELEPHONE	POSITION	MO. GROSS INCOME	
FORMER EMPLOYER	POSITION	YEARS THERE	

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CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)			EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP		SUPERVISOR'S NAME	
WORK TELEPHONE	POSITION	MO. GROSS INCOME	
FORMER EMPLOYER	POSITION	YEARS THERE	

OTHER INCOME	
You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.	
TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

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ASSETS AND DEPOSITS		
Attach a separate sheet if necessary.		
DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE
SEE ATTACHED		

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CREDIT INFORMATION Please list all open accounts with or without a balance. Attach separate sheet if necessary.

A=Applicant/Co-Signer/Guarantor C=Spouse/Co-Applicant
D=Debts to be paid off if loan is granted.

PLEASE CHECK			LENDER (OR OTHER) NAME & ADDRESS LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	INTEREST RATE	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT
A	C	D						
			SEE ATTACHED					

Please answer the following questions. If a yes answer is given, explain on attached sheet.				A YES NO		C YES NO		TOTALS							
1. Have You filed a petition for bankruptcy in the last 10 years?								Please Check: A=Applicant/Co-Signer/Guarantor C=Co-Applicant				A YES NO		C YES NO	
2. Have You ever had any auto, furniture or property repossessed?								6. Have You any Obligations not listed?							
3. Are You a co-maker or co-signer on any loan? For Whom _____ Amount \$ _____								7. Do You have any past due bills?							
4. Have You ever had credit in any other name? What name _____								8. Is any income You have listed likely to reduce in the next 2 years?							
5. Have You any suits pending, judgments filed, alimony or support awards against You?								9. Indicate immigration status: Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____							

SIGNATURES

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Credit Line Account Program, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You acknowledge receiving a copy of that Agreement prior to the time of Your first advance, and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **If You are issued a Credit Card, ATM card or debit card, by signing below, You grant and consent to a lien on Your shares with Us (except those deposits established under a governmental approved tax deferral plan such as IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance and/or Line of Credit balance created through the use of Your ATM card or debit card.**

You hereby acknowledge Your intent to apply for joint credit _____
Applicant's Initials Co-Applicant's Initials

X _____ **X** _____
Signature of Applicant/Co-Signer/Guarantor Date Signature of Spouse/Co-Applicant Date

LOAN OFFICER			
LOAN APPROVED <input type="checkbox"/> YES <input type="checkbox"/> NO			
SPECIFIC REASON(S) FOR REJECTION/APPROVAL			
LOAN OFFICER SIGNATURE	DATE	CREDIT LIMIT \$	OTHER APPROVED CREDIT LIMIT \$
EXECUTIVE OFFICER SIGNATURE	DATE	CREDIT LIMIT \$	OTHER APPROVED CREDIT LIMIT \$
<input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION OR UNACCEPTED COUNTER OFFER SENT OR DELIVERED ON			(DATE) BY

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of _____. You can call Us at (817) 847-8992 or write Us at 3501 Western Center Boulevard, Fort Worth, Texas 76137 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	VISA Gold: _____ %	VISA Secured: _____ %
APR For Balance Transfers	VISA Gold: _____ %	VISA Secured: _____ %
APR For Cash Advances	VISA Gold: _____ %	VISA Secured: _____ %
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of the statement closing date.	
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

Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction 	1.00% of each foreign currency transaction in U.S. Dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Returned Payment 	Up to \$10.00 Up to \$25.00

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

