



22777 Main Street  
Hayward, CA 94541  
(510) 690-6166

# PREMIER CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

MEMBER NUMBER - APPLICANT	MEMBER NUMBER - CO-APPLICANT (if Member)	DATE
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### Applicant Information

PRINT OR TYPE ALL INFORMATION

- If you live in a community property state, are you:
   
 Married    Separated    Unmarried (Includes Single, Divorced and Widowed)
- Married applicants can apply for individual credit. Indicate if you would like:
   
 Individual Credit    Joint Credit with Your Spouse    Joint Credit with a Guarantor or another Applicant
- Method of Payment:
   
 Payroll Deduction    Auto Transfer    Easy Pay    Cash Pay
- Frequency of Payment:
   
 Weekly    Bi-Weekly    Semi-Monthly    Monthly

### Spouse/Co-Applicant Information

- Complete Spouse/Co-Applicant information only if any of the following apply:
  - This is for joint credit with Your Spouse or other Co-Applicant.
  - Your Spouse will use Your Account.
  - You're relying on Your Spouse's income as a source of repayment for the credit requested.
  - You live in a community property state; Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, Wisconsin (or Puerto Rico).
- Definitions
   
Whenever used in this application, the words "You" and "Your" refer to the applicant(s), and the words "We", "Us", and "Our" refer to Bay Cities Credit Union.

### Credit Applied For:

<input type="checkbox"/> Signature Line of Credit (including Overdraft Protection)	<input type="checkbox"/> Personal Property Secured:	<input type="checkbox"/> New Car	<input type="checkbox"/> Used Car	<input type="checkbox"/> RV	<input type="checkbox"/> Boat	<input type="checkbox"/> Motorcycle
<input type="checkbox"/> Share Secured	<input type="checkbox"/> Other _____	<input type="checkbox"/> VISA Standard	<input type="checkbox"/> VISA Classic	<input type="checkbox"/> VISA Gold	<input type="checkbox"/> VISA Platinum	
<input type="checkbox"/> Credit Limit Applied For: \$ _____		Purpose: _____				

**There are costs associated with the use of any Credit Card issued to You by Us. You may request specific information about these costs by contacting Us by telephone at (510) 690-6100 (callers from outside the (510) area code may call collect), or by writing Us at 22777 Main Street, Hayward, CA 94541.**

### APPLICANT

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER			BIRTHDATE	
CURRENT STREET ADDRESS			YEARS THERE	
CITY	STATE	ZIP		
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)			YEARS THERE	
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME TELEPHONE	NO. / AGES OF DEPENDENTS		
MONTHLY AMOUNT \$	(   )	/		
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU				

### SPOUSE/CO-APPLICANT   GUARANTOR

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER			BIRTHDATE	
CURRENT STREET ADDRESS			YEARS THERE	
CITY	STATE	ZIP		
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)			YEARS THERE	
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME TELEPHONE	NO. / AGES OF DEPENDENTS		
MONTHLY AMOUNT \$	(   )	/		
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU				

### EMPLOYMENT AND INCOME

If self-employed or retired, attach financial statement or last 2 years income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		YOUR HIRE DATE
ADDRESS/CITY/STATE/ZIP		
WORK TELEPHONE	POSITION	MONTHLY GROSS INCOME
(   )		\$
FORMER EMPLOYER	POSITION	YEARS THERE

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		YOUR HIRE DATE
ADDRESS/CITY/STATE/ZIP		
WORK TELEPHONE	POSITION	MONTHLY 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/SOURCE OF OTHER INCOME	MONTHLY AMOUNT
	\$

TYPE/SOURCE OF OTHER INCOME	MONTHLY AMOUNT
	\$

### ASSETS AND DEPOSITS

Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME AND ADDRESS	ACCOUNT NUMBER	APPROXIMATE BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		BALANCE OWED	
		\$	
CAR 2 - YR. - MAKE - MODEL		BALANCE OWED	
		\$	
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED		PURCHASE PRICE	APPROX. VALUE
		\$	\$

TYPE	BANK (OR OTHER) NAME AND ADDRESS	ACCOUNT NUMBER	APPROXIMATE BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		BALANCE OWED	
		\$	
CAR 2 - YR. - MAKE - MODEL		BALANCE OWED	
		\$	
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED		PURCHASE PRICE	APPROX. VALUE
		\$	\$

Please answer the following questions. If a yes answer is given, explain on attached sheet.	A		C		Please Check: A = Applicant      C = Spouse/Co-Applicant				
	Yes	No	Yes	No	Yes	No	Yes	No	
1. Have You filed a petition for bankruptcy in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
2. Have You ever had any auto, furniture or property repossessed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
3. Are you a co-maker or co-signer on any loan? For Whom _____ Amount \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
4. Have You ever had credit in any other name? What Name _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
5. Have You any suits pending, judgments filed, alimony or support awards against You?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
					6. Have You any obligations not listed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					7. Do You have any past due bills?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					8. Is any income You have listed likely to reduce in the next 2 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					9. Indicate immigration status:				
					<b>Applicant</b>	<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Permanent U.S. Resident	<input type="checkbox"/> Other _____	
					<b>Co-Applicant</b>	<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 will receive a copy of that Agreement no later than the time of Your first credit 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, You grant and consent to a lien on Your shares with Us (except 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.**

<b>APPLICANT SIGNATURE</b>	<b>SPOUSE/CO-APPLICANT SIGNATURE</b>
DATE	DATE

**Share Secured Line of Credit Applicants: If Your credit is approved, You grant Us a specific pledge of shares in Your share account indicated below and for the amount specified below:**

Account Number \_\_\_\_\_ Amount \$ \_\_\_\_\_

<input type="checkbox"/> LOAN APPROVED <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> REFERRED TO LC <input type="checkbox"/> COUNTER OFFER WILL BE MADE. IF ACCEPTED, LOAN APPROVED.		<input type="checkbox"/> LOAN APPROVED <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> COUNTER OFFER WILL BE MADE. IF ACCEPTED, LOAN APPROVED.	
DESCRIBE COUNTER OFFER			
SPECIFIC REASON(S) FOR REJECTION			
LOAN OFFICER/LOAN COMMITTEE SIGNATURE	DATE	CREDIT LIMIT \$	ADDITIONAL INFORMATION
CREDIT MANAGER OR OTHER	DATE		
<input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION OR UNACCEPTED COUNTER OFFER SENT OR DELIVERED ON			(DATE) BY