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VISA APPLICATION

INTEREST RATE AND CHARGES					
Annual Percentage Rate (APR) for Purchases:		14.90% Fixed APR		APR for Cash Advances:	
				14. 90 %	
<ul style="list-style-type: none">No Annual Fees nor Transaction FeesLate Payment Penalty Fees: Up to \$10 ; Return Payment Fee: \$25			Amount Requested \$		
APPLICANT			OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> AUTHORIZED USER w/ CREDIT REPORT (CR) <input type="checkbox"/> AUTH. USER WITHOUT CR		
NAME (Last - First - Initial)			NAME (Last - First - Initial)		
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	
BIRTH DATE		EMAIL ADDRESS		BIRTH DATE	
BIRTH DATE		EMAIL ADDRESS		BIRTH DATE	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.		HOME PHONE	CELL PHONE
BUSINESS PHONE/EXT.		BUSINESS PHONE/EXT.		BUSINESS PHONE/EXT.	
DRIVER'S LICENSE NUMBER/STATE			DRIVER'S LICENSE NUMBER/STATE		
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT Amount Paid: \$ LENGTH AT RESIDENCE		PRESENT ADDRESS (Street - City - State - Zip)	
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT Amount Paid: \$ LENGTH AT RESIDENCE		PRESENT ADDRESS (Street - City - State - Zip)	
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT Amount Paid: \$ LENGTH AT RESIDENCE		PREVIOUS ADDRESS (Street - City - State - Zip)	
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT Amount Paid: \$ LENGTH AT RESIDENCE		PREVIOUS ADDRESS (Street - City - State - Zip)	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
EMPLOYMENT/INCOME			EMPLOYMENT/INCOME		
EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME		START DATE		EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME	
START DATE		START DATE		START DATE	
NAME AND ADDRESS OF EMPLOYER		TITLE/GRADE		NAME AND ADDRESS OF EMPLOYER	
TITLE/GRADE		TITLE/GRADE		TITLE/GRADE	
EMPLOYMENT INCOME PER \$		OTHER MONTHLY INCOME SOURCE \$		EMPLOYMENT INCOME PER \$	
OTHER MONTHLY INCOME SOURCE \$		OTHER MONTHLY INCOME SOURCE \$		EMPLOYMENT INCOME PER \$	
REFERENCE			REFERENCE		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP			HOME PHONE		RELATIONSHIP
RELATIONSHIP			HOME PHONE		RELATIONSHIP
SIGNATURES					
By signing or otherwise authenticating below: You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.					
Applicant's Signature			Date		
X			(Seal)		
Other Signature			Date		
X			(Seal)		

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	14.90% Standard APR based on your credit worthiness.
APR for Cash Advances	14.90% Standard APR based on your credit worthiness.
Penalty APR and When It Applies	None
	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance.
Minimum Interest Charge	
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	None
Transaction Fees	None
• Balance Transfer	None
• Cash Advance	None
• Foreign Fees	None
Penalty Fees	Up to \$10.00
• Late Payment	None
• Over-the-Credit-Line	\$25
• Returned Payment	
Other Fees	None

How We Will Calculate Your Balance: We use a method called “average daily balance”. See your account agreement for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Purchase APR: Your Purchase rate is **14.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24167%**.

Cash APR: Your Cash rate is **14.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24167%**.

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Supplemental Loan Application Questions



Applicant Information

First Name: _____

Last Name: _____

Account Number: _____

Joint Owner Information

First Name: _____

Last Name: _____

Account Number: _____

Product Applied For:

☐

Auto Loan

☐

Motorcycle Loan

☐

Title Loan

☐

VISA Credit Card

☐

Holiday Loan

☐

Other: _____

☐

Shared Secure Loan

☐

First Step Loan

☐

Personal Loan

☐

Emergency Loan

☐

Debt Consolidation

How Did You Hear The Loan You Are Applying For?

☐

New Employee Orientation

☐

Family

☐

Bulletin Board

☐

Email

☐

OVFCU Employee: _____

☐

Co-Worker

☐

Outreach Event

☐

Branch Flyer

☐

Website

☐

Other: _____