

APPLICATION

3201 California Street, San Francisco, CA 94118 415.674.4800 - 888.499.FIRE - www.sffirecu.org

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at or writing to us at the address stated on this application.							
Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.							
Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI) 2. your spouse will use the account, or 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying. Joint Credit: Each Applicant must individually complete appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant							
box.							
LOANLINER Account/Loan: ☐ Individual ☐ Joint Credit Card Account: ☐ Individual (Including ATM/Debit card access to the account if available) If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to application.						sign below):	
Applicant Date			Co-Applicant			Date	
X (Seal)			X (Seal)				
Amount Requested \$ Purpose/Collateral:			☐ Credit Limit Requested \$ If Authorized User, Name:				
PAYMENT PROTECTION Are you interested in having your loan protected?							
If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.							
		Guarantors Complete OT	Guarantors Complete OTHER section below.				
APPLICANT			OTHER CO-APPLICANT SPOUSE GUARANTOR OTHER				
NAME (Last - First - Initial)			NAME (Last - First - Initial)				
ACCOUNT NUMBER SOCIAL SECURITY NUMBER			ACCOUNT NUMBER SOCIAL SECURITY NUMBER				
BIRTH DATE EMAIL	ADDRESS		BIRTH DATE EMAIL ADDRESS				
HOME PHONE CELL PHO	IE B	BUSINESS PHONE/EXT.	HOME PHONE C	ELL PHONE	BU	JSINESS PHONE/EXT.	
DRIVER'S LICENSE NUMBER/STATE	DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS						
PRESENT ADDRESS (Street – City – State – Zip)		OWN RENT	PRESENT ADDRESS (Street – City – State – Zip)		OWN RENT		
		LENGTH AT RESIDENCE				LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street - City - State - Zip)		OWN RENT	PREVIOUS ADDRESS (Street - City - State - Zip)			OWN RENT	
LENGTH AT RESIDENCE			LENGTH AT RESIDENCE				
MORTGAGE/RENT OWED TO			MORTGAGE/RENT OWED TO				
MORTGAGE BALANCE MONTHLY \$	PAYMENT	INTEREST RATE %	MORTGAGE BALANCE \$	ONTHLY PAYN	MENT I	NTEREST RATE %	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:				
MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)			MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)				
EMPLOYMENT/INCOME START DATE			EMPLOYMENT/INCOME START DATE				
EMPLOYMENT STATUS FULL TIME PART TIME			EMPLOYMENT STATUS FULL TIME PART TIME				
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER				
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.				
EMPLOYMENT INCOME PER \$	OTHER INCOM \$	IE PER	EMPLOYMENT INCOME PER OTHER INC \$		OTHER INCOM \$	COME PER	
TITLE/GRADE SOURCE			TITLE/GRADE	SOURCE			

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS						
STARTING DATE ENDING DATE	STARTING DATE ENDING DATE						
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO						
WHERE ENDING/SEPARATION DATE	WHERE ENDING/SEPARATION DATE						
STATE LAW NOTICE(S)							
	to be enforceable under Nebraska law. To protect you and us from any						
misunderstandings or disappointments, any contract, promise, undertaking accommodation in connection with this loan of money or grant or extension	g, or offer to forebear repayment of money or to make any other financial of credit, or any amendment of, cancellation of, waiver of, or substitution for d in connection with this loan of money or grant or extension of credit, must						
Notice to New York Residents: New York residents may contact the New of credit card rates, fees, and grace periods. New York State Department of	York State Department of Financial Services to obtain a comparative listing Financial Services: 1-800-342-3736 or www.dfs.ny.gov.						
Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.							
Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.							
Signature for Wisconsin Residents Only Date							
(Seal)							
CONSENSUAL SECURITY INTEREST							
You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.							
for the credit card and you intend to grant a security interest. You periods when you are a covered borrower under the Military Lending	eeing that you are aware that granting a security interest is a condition acknowledge and agree that your pledge does not apply during any Act. For clarity, you will not be deemed a covered borrower, and your restablish an account for credit when you are not a covered borrower;						
Security Interest Acknowledgement and Agreement Date	Security Interest Acknowledgement and Agreement Date						
X (Seal)	X (Seal)						
SIGNATURES							
notify us in writing immediately. You authorize the Credit Union to obupdate, increase, renewal, extension, or collection of the credit receivapplication and your credit report to make its decision. If you request, twhich it received a credit report on you. It is a crime to willfully and deli	act to the best of your knowledge. If there are any important changes you will oftain credit reports in connection with this application for credit and for any red. You understand that the Credit Union will rely on the information in this the Credit Union will tell you the name and address of any credit bureau from berately provide incomplete or incorrect information in this application.						
Applicant's Signature Date	Other Signature Date						
	Other Signature Date X (Seal)						