

Use this multi-purpose express application to apply for loans for the things you want and need.

Talk with us before you shop for that big-ticket item like a car or appliance. Many loans can be pre-approved so you'll have cash-in-hand bargaining power. You'll also get a great, low rate with no hidden costs.

- appliances
- cars and trucks
- boats and watercraft
- car repairs
- computers
- debt consolidation
- furniture
- fitness equipment
- holiday expenses
- landscaping
- medical expenses
- lawn care equipment
- motorcycles & ATVs
- RVs and campers
- school expenses
- secured Visa Card
- swimming pool
- vacation
- Visa credit card
- wedding expenses
- ...and more!



Tampa Street Office:
815 W. Tampa
Springfield, Missouri 65802

Walnut Lawn Office:
1220 E. Walnut Lawn
Springfield, Missouri 65804

Mailing Address:
P.O. Box 1217
Springfield, MO 65801-1217

(417) 862-0471 • (888) 430-7199

CommunityFinancial.org

Fax:(417) 862-7802

MemberConnect Audio Response System:

Local:.....(417) 520-0374

Out of Town:.....(800) 236-5614

If you have questions or would like to speak with a financial services officer, please call **417-862-0471**.

Your completed application can be returned by mail, fax, or drop it by one of our offices.



Federally insured by NCUA



Loan Application



loans for things you need...



things you want...



& things that make you happy.



Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:

- 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),
- your spouse will use the account, or
- 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 the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

<input type="checkbox"/> LOANLINER Account/Loan: <input type="checkbox"/> Individual <input type="checkbox"/> Joint <i>(Including ATM/Debit Card Access to the Account if Available)</i> Amount Requested \$ _____ Purpose/Collateral: _____ Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment	<input type="checkbox"/> Credit Card Account: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Credit Limit Requested \$ _____ If Authorized User, Name: _____
--	---

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.
---------------------------	--

APPLICANT	OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER
NAME	NAME
ACCOUNT NUMBER	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER/STATE	DRIVER'S LICENSE NUMBER/STATE
BIRTH DATE	BIRTH DATE
HOME PHONE	HOME PHONE
BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.
EMAIL ADDRESS	EMAIL ADDRESS
PRESENT ADDRESS (Street - City - State - Zip)	PRESENT ADDRESS (Street - City - State - Zip)
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:	MORTGAGE/RENT OWED TO:
MORTGAGE BALANCE	MORTGAGE BALANCE
MONTHLY PAYMENT	MONTHLY PAYMENT
INTEREST RATE	INTEREST RATE
\$ _____	\$ _____
% _____	% _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME	EMPLOYMENT/INCOME
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
START DATE	START DATE

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME \$ _____ Per _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	OTHER INCOME \$ _____ Per _____ SOURCE
--	--

STATE LAW NOTICES OHIO RESIDENTS ONLY: 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. WISCONSIN RESIDENTS ONLY: (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.
--	---

X	
SIGNATURE FOR WISCONSIN RESIDENTS ONLY	DATE

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.	2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and 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.
--	---

X	
(SEAL)	
APPLICANT'S SIGNATURE	DATE

X	
(SEAL)	
OTHER SIGNATURE	DATE



815 W. Tampa 65802
 P.O. Box 1217 65801
 Springfield, MO



**VISA PLATINUM, VISA PREFERRED AND VISA SHARE SECURED
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 9.90% Visa Preferred 13.90% Visa Share Secured 15.90%
APR for Cash Advances	Visa Platinum 9.90% Visa Preferred 13.90% Visa Share Secured 15.90%
APR for Balance Transfers	Visa Platinum 9.90% Visa Preferred 13.90% Visa Share Secured 15.90%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
- Cash Advance Fee	2.00% of the amount of each cash advance
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$15.00
- Returned Payment Fee	Up to \$15.00

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

Effective Date.

The information about the costs of the card described in this application is accurate as of **August 26, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Returned Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Rush Fee	Varies by delivery method
PIN Replacement Fee	\$2.00
Card Replacement Fee	\$5.00