

CREDIT UNION ACCOUNT NO.

LOAN APPLICATION FOR:

- AUTO AUTO EQUITY VISA Number of Cards _____
 RV / BOATS Additional card(s) to be issued to: _____
 SIGNATURE _____
 SIGNATURE LINE OF CREDIT (OVERDRAFT) _____
 HOME EQUITY CREDIT LINE
 OTHER _____

YOU ARE REQUESTING A LOAN OR CREDIT LIMIT OF: \$ _____

FOR THE PURPOSE OF: _____

You are applying for:

- Individual Account Joint Account Co-Signer/Guarantor

Complete Co-Applicant section if (1) this is to be a joint account with your Spouse, (2) your spouse will use this account, (3) you live in a community property state or (4) you are relying on your spouse's income in applying for this account. Section B must also be completed about your co-applicant if this is for a joint account with someone other than your spouse.

We intend to apply for joint credit if indicated above.

Applicant _____ Co-Applicant _____

Optional Credit Life and Disability Insurance:

Credit Life and/or Disability Insurance is not required to obtain this loan and will not influence the loan decision. Understand that you are not obligated to purchase this insurance until you have received a cost disclosure. NOTE: Credit Life & Disability Insurance is not available on the Equity Credit Line Accounts.

You are interested in:

- Credit Life and Credit Disability Insurance Credit Disability Insurance
 Credit Life Insurance You are not interested in Credit Insurance

SECTION A - APPLICANT

PERSONAL INFORMATION

SOCIAL SECURITY NO.	E-MAIL ADDRESS
---------------------	----------------

MARITAL STATUS (CHECK ONE): All users, signatories, borrowers and/or guarantors are and will be jointly and severally liable for all advances and the terms and conditions of this Agreement.

- MARRIED SEPARATED UNMARRIED

FIRST NAME	INITIAL	LAST NAME
------------	---------	-----------

CURRENT STREET ADDRESS	APT. NO.	YEARS AT THIS ADDRESS
------------------------	----------	-----------------------

CITY	STATE	ZIP	DRIVER'S LICENSE NO.
------	-------	-----	----------------------

DATE OF BIRTH	HOME PHONE ()	NO. OF DEPENDENTS (NOT INCLUDING SELF)
---------------	----------------------	---

EMPLOYMENT INCOME

PRESENT EMPLOYER	GROSS MONTHLY SALARY \$
------------------	----------------------------

WORK PHONE ()	HIRE DATE
----------------------	-----------

LOCATION	POSITION
----------	----------

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

LIST ANY TYPE OF OTHER INCOME	GROSS MONTHLY AMOUNT \$
-------------------------------	----------------------------

SECTION B - CO-APPLICANT

PERSONAL INFORMATION

SOCIAL SECURITY NO.	E-MAIL ADDRESS
---------------------	----------------

MARITAL STATUS (CHECK ONE): All users, signatories, borrowers and/or guarantors are and will be jointly and severally liable for all advances and the terms and conditions of this Agreement.

- MARRIED SEPARATED UNMARRIED

FIRST NAME	INITIAL	LAST NAME
------------	---------	-----------

CURRENT STREET ADDRESS	APT. NO.	YEARS AT THIS ADDRESS
------------------------	----------	-----------------------

CITY	STATE	ZIP	DRIVER'S LICENSE NO.
------	-------	-----	----------------------

DATE OF BIRTH	HOME PHONE ()	RELATIONSHIP TO APPLICANT
---------------	----------------------	---------------------------

EMPLOYMENT INCOME

PRESENT EMPLOYER	GROSS MONTHLY SALARY \$
------------------	----------------------------

WORK PHONE ()	HIRE DATE
----------------------	-----------

LOCATION	POSITION
----------	----------

You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

LIST ANY TYPE OF OTHER INCOME	GROSS MONTHLY AMOUNT \$
-------------------------------	----------------------------

HOUSING EXPENSE

<input type="checkbox"/> Mortgage or <input type="checkbox"/> Rent <input type="checkbox"/> Live with Relatives	Mortgage Holder, Landlord, Relative - Name and Relationship	Mortgage Balance \$	Fair Market Value \$	Monthly Payment \$
--	---	------------------------	-------------------------	-----------------------

SIGNATURES

- You certify the accuracy of the information given and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a violation of Section 1014, Title 18, U.S. Code, to make a false statement or overvalue security for the purpose of influencing the action of any federally insured Credit Union.
- You authorize the Credit Union to gather whatever credit and employment information it considers appropriate from time to time. You authorize the Credit Union to give information concerning your credit experience with us to others. You understand and agree that the Credit Union may retain this application and any other credit information the Credit Union may receive and that you waive your right to confidentiality of your records with the California Department of Motor Vehicles (DMV) and authorize the Credit Union to obtain such information from the DMV.
- You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable Grossmont Schools Federal Credit Union Agreement and Federal Disclosure Statement (which will be given to you if your application is approved and before the first transaction is made).
- STATUTORY LIEN: If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in your account(s) (except IRA Accounts) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without any further notice to you.
- If this is an application for a VISA Credit Card Account, by signing below, you hereby voluntarily grant Grossmont Schools Federal Credit Union a lien on any and all shares (except IRA Accounts) now or in the future on deposit with us and any dividends due or to become due in any account on which you are an owner and, if you are in default on your Credit Card Account, you authorize us to apply all shares (except IRA Accounts) then on deposit needed by us to repay your credit card account balance.

 X
 MEMBER'S SIGNATURE

DATE

 X
 CO-APPLICANT'S SIGNATURE

DATE

AGREEMENT

1. By signing the reverse, you certify the accuracy of the information given and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a violation of Section 1014, Title 18, U.S. Code, to make a false statement or overvalue security for the purpose of influencing the action of any federally insured Credit Union.
2. You authorize the Credit Union to gather whatever credit and employment information it considers appropriate from time to time. You authorize the Credit Union to give information concerning your credit experience with us to others. You understand and agree that the Credit Union may retain this application and any other credit information the Credit Union may receive and that you waive your right to confidentiality of your records with the California Department of Motor Vehicles (DMV) and authorize the Credit Union to obtain such information from the DMV.
3. You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the Grossmont Schools Federal Credit Union Credit Card Disclosure and Agreement (which will be given to you if your application is approved and before the first transaction is made).
4. **STATUTORY LIEN:** If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in your account(s) (except IRA Accounts) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without any further notice to you.
5. By signing on the reverse, you hereby voluntarily grant Grossmont Schools Federal Credit Union a lien on any and all shares (except IRA Accounts) now or in the future on deposit with us and any dividends due or to become due in any account on which you are an owner and, if you are in default on your Credit Card Account, you authorize us to apply all shares (except IRA Accounts) then on deposit needed by us to repay your Credit Card account balance.

IMPORTANT DISCLOSURE INFORMATION - VISA

Annual Percentage Rate for Purchases	VISA Classic 12.50% VISA Platinum with CURewards™ 11.50% VISA Platinum Choice* 8.50% to 17.50%
Other APRs: Cash Advances, Balance Transfers, and Default Rate	Visa Classic 12.50% Visa Platinum with CURewards™ 11.50% Visa Platinum Choice* 8.50% To 17.50% Default Rate (all VISA Accounts) 17.50%**
Variable Rate Information (Platinum Choice)	Rate adjustments on Platinum Choice cards will be effective on the 18th of each month. Annual Percentage Rate will be determined by adding the Prime Rate in effect on the last day of the preceding month as disclosed in the Western Edition of the Wall Street Journal, rounded up to the nearest .25% ("Index"), to margin.
Grace Period Repayment of the Balance for Purchases	25 Days on Average
Method of Computing the Balance for Purchases	Average Daily Balance (including current transactions)
Annual Fee	None
Transaction fee for Cash Advances:	1% of Cash Advance Amount
Late Charge:	\$15 after 5 days late
Over the Credit Limit fee:	\$15 per billing cycle
<p>* Rate differential on VISA Platinum Choice based on credit score.</p> <p>** The Default Rate will be effective at such time that the account becomes 61 days past due. Once the account is current and remains current for six (6) consecutive cycles, the rate will revert to the non-default rate in effect at that time.</p> <p>The above information is current as of 8-1-08 and is subject to change after that date. Please contact us at 1069 Graves Avenue, Suite 100, El Cajon, CA 92021-4573 or (619) 588-1515, if you wish to ascertain changes, if any, to the Credit Union's VISA Credit Card Program.</p>	