



Patent and Trademark Office Federal Credit Union
 501 Dulany Street, 1st Floor
 Alexandria, VA 22314
 (571) 272-0350 • FAX (571) 273-0190

CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

ACCOUNT NUMBER - APPLICANT	ACCOUNT NUMBER - CO-APPLICANT	DATE
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Applicant Information PRINT OR TYPE ALL INFORMATION 1. If You live in a community property state, are You: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Includes Single, Divorced and Widowed) 2. Married applicants can apply for individual credit. Indicate if You would like: <input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit with Your Spouse/Co-Applicant 3. Method of Payment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Automatic Transfer <input type="checkbox"/> Cash Payment 4. Frequency of Payment: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly	Spouse/Co-Applicant Information 5. Complete Spouse/Co-Applicant Information only if: a. This is for joint credit with Your Spouse or other Co-Applicant. b. Your Spouse will use Your Account. c. You are relying on Your Spouse's income as a source of repayment for the credit requested. d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (and Puerto Rico). 6. Definitions: Whenever used in this application the words You and Your refer to the Applicant(s) or Spouse/Co-Applicant and the words We, Us, and Our refer to the Lender.
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Open-End Credit Applied For
 Signature Line-of-Credit - Limit Desired \$ _____
 VISA Classic - Limit Desired \$ _____ No. of Cards _____
 Secured VISA - Limit Desired \$ _____ No. of Cards _____
 VISA Gold - Limit Desired \$ _____ No. of Cards _____
 VISA Platinum-Limit Desired \$ _____ No. of Cards _____
 Overdraft Protection - Limit Desired \$ _____

Closed-End Credit Applied For
 Type: New Auto Used Auto Signature Share Secured
 Other (specify) _____
 Amount Requested \$ _____ Length of Repayment Mos. _____
 Purpose _____
 Collateral Offered _____

***Please refer to the Important Credit Card Disclosure for rate, fee and cost information located on page 3.**

APPLICANT

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER	BIRTHDATE
CURRENT STREET ADDRESS	APT. NO.	SINCE (MO. YR.)
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. OF DEPENDENTS
EMAIL ADDRESS		AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		

SPOUSE/CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER	BIRTHDATE
CURRENT STREET ADDRESS	APT. NO.	SINCE (MO. YR.)
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. OF DEPENDENTS
EMAIL ADDRESS		AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		

EMPLOYMENT AND INCOME If self-employed or retired, attach financial statement or income tax returns.

CURRENT EMPLOYER	EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP	
WORK TELEPHONE	POSITION
	MO. GROSS INCOME \$
FORMER EMPLOYER	POSITION
	YEARS
OTHER INCOME SOURCE	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	

CURRENT EMPLOYER	EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP	
WORK TELEPHONE	POSITION
	MO. GROSS INCOME \$
FORMER EMPLOYER	POSITION
	YEARS
TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	

***You need not list income from alimony, child support, or separate maintenance payments unless You want it considered in evaluating this credit application.**

ASSETS AND DEPOSITS Attach a separate sheet if necessary.

DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

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Account Feature Categories	Monthly Periodic Rate	Daily Periodic Rate	Annual Percentage Rate
VISA Classic	0.9916%		11.90%
VISA Gold	0.9083%		10.90%
Secured VISA	1.3250%		15.90%
Signature Line of Credit		_____ %	_____ %
VISA Platinum	0.8250%		9.90%
Overdraft Protection		0.049315%	18.00%

TRANSACTIONS/ADVANCES. Whenever You request a transaction or an advance, We may require You to prove Your identity. If You request an advance by telephone, We will deposit the amount requested in Your share account or Your share draft account and You authorize Us to do this, or We will draw a draft or check made payable to You and mail it to You. When the amount advanced appears on a subsequent statement, that will be conclusive evidence of Your telephone request. You understand that whether or not any specific Secured VISA advance request is approved depends upon how much equity You have or will have in the shares being pledged as security. Signature Line of Credit advances are subject to a minimum advance of \$100.00.

LIEN ON SHARES. As permitted by law, to secure all transactions under this Agreement in either joint or individual Accounts, We have the right to impress and enforce a statutory lien against Your shares on deposit with Us (other than those deposits established under a governmental approved tax deferral plan such as an IRA or Keogh account), and any dividends due or to become due to You from Us to the extent that You owe on any unpaid balance on Your Account and We may enforce Our right to do so without further notice to You. Additionally, You agree that We may set-off any mutual indebtedness.

You acknowledge that You own any shares pledged and that there are no liens against them other than Ours. You agree to perform all acts which are necessary to make Our security interest in the shares pledged enforceable.

CONSENSUAL LIEN. If You have been issued a Credit Card, You grant and consent to a lien on Your shares or other deposit accounts with Us and any dividends due or to become due to You from Us (except for IRA or Keogh accounts) to the extent You owe on any unpaid Credit Card balance.

ACCOUNT RESTRICTIONS. In order to receive and maintain a Secured VISA Feature Category, You agree to give Us a specific pledge of shares which will equal Your credit limit. In the event that You default on Your Account, We may apply these shares toward the repayment of any amount owed on Your Secured VISA Feature Category. You may cancel Your Secured VISA Account at any time by paying any amounts owed on Your Secured VISA Feature Category. To be certain that Your entire balance and all advances on Your Account are paid, any shares pledged may not be available to You for 30 days after You have cancelled and any outstanding balance is paid in full.

OTHER SECURITY. Collateral (other than household goods or any dwelling) given as security under this Agreement or for any other loan You may have with Us will secure all amounts You owe Us now and in the future if that status is reflected in the "Truth-in-Lending Disclosure" in any particular Agreement evidencing such debt.

LINE OF CREDIT LIMITS. We will notify You of the Credit Limit(s) given You for each Feature Category of Your Account. We expect that You will make repeated advances on Your Account and unless You are in default, Your Credit Limit will generally be self-replenishing as You make payments on Your Account.

You promise to keep Your unpaid balance within Your Credit Limit, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advance or transactions which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

JOINT ACCOUNTS. Each Borrower will be responsible, jointly and severally, for the repayment of amounts owed. If any Account access device, such as a Credit Card, is requested and approved, You understand that any such Account access device(s) will be mailed only to the Borrower(s) at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision.

FINANCE CHARGES (EXCEPT FOR VISA TRANSACTIONS). A Finance Charge will be assessed on any unpaid principal balance(s) for each Feature Category of Your Account for the period such balance(s) is outstanding. Balance(s) change each time advances are made, payments are made, or credits given under any particular Feature Category. The Finance Charge begins to accrue on the date of each advance and there is no free ride period.

HOW TO DETERMINE THE FINANCE CHARGE (EXCEPT FOR VISA TRANSACTIONS). For all Feature Categories (except for VISA) the Finance Charge is determined by multiplying Your unpaid balance at the close of each day of the billing cycle being accounted for by the applicable Daily Periodic Rate after payments, credits and unpaid Finance Charges have been subtracted and new advances or other charges have been added to Your unpaid balance. These daily Finance Charges are then added together and the sum is the amount of Finance Charge owed for the Feature Category being accounted for. The total Finance Charge You owe on Your Account for each billing cycle is the sum of all the Finance Charges due for all applicable Feature Categories.

MINIMUM MONTHLY PAYMENTS (PAYMENT SCHEDULE). Though You need only pay the Minimum Monthly Payment(s), You understand that You have the right to repay or prepay Your Account at any time without penalty. You may make larger payments without penalty at any time. You will be charged periodic Finance Charges to the date You repay Your entire balance unless a grace period applies. Any partial payment or prepayment will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. We may apply each payment to whichever Feature Category We wish. For all Feature Categories (except VISA), payments will be applied first to any Late Charges owing, then to the Finance Charge due, then to the outstanding principal balance. Any unpaid portion of the Finance or Late Charge will be paid by subsequent payments and will not be added to the principal. You understand that any payment that delays the repayment of Your unpaid balance will increase Your Finance Charge and any payment that accelerates the reduction of Your unpaid balance will decrease Your Finance Charges.

VISA Classic, Secured VISA, VISA Gold and VISA Platinum Minimum Monthly Payments will be 3.00% of Your unpaid balance at the end of each billing cycle, subject to the lesser of \$10.00 or Your balance.

Minimum Monthly Payments for Signature Line of Credit and Overdraft Protection advances will be established at the time of each advance at an amount equal to 5.00% of Your outstanding balance for Signature Line of Credit and 7.00% of Your outstanding balance for Overdraft Protection, both subject to a minimum of \$50 or Your balance.

You may, by separate Agreement, authorize Us to charge the Minimum Monthly Payment automatically to Your share or share draft account.

OVERDRAFT PROTECTION. We may transfer funds in multiples of \$100.00 to clear any overdraft on Your share draft account (or in such increments as We may from time to time determine) by an advance on Your Overdraft Protection Feature Category subject to this provision. Whether or not such a transfer occurs will be controlled by this Agreement. In any event, You hold Us harmless for any and all liability which might otherwise arise if the transfer does not occur. Your Overdraft protection automatically ceases if this Agreement is ever cancelled or terminated or Your Account is in default.

LATE CHARGE (EXCEPT FOR VISA). If Your payment is more than 10 days late, You will be charged 5.00% of the payment due.

PERIODIC STATEMENTS. On a regular basis, You will receive a printed statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each month in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is uncollectible or if We have started collection proceedings against You because You defaulted. Each statement is deemed to be a correct statement of account unless You establish a billing error pursuant to the Fair Credit Billing Act.

DEFAULT. You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) A judgment or tax lien should be filed against

You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

If You are in default, We may, to the extent permitted by law, cancel Your rights under this Agreement, declare the entire unpaid balance of every Feature Category of Your Account immediately due and payable and require the return of all access devices.

ENFORCEMENT. We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

COLLECTION COSTS. To the extent permitted by law, You agree to reimburse Us for all of Our costs and expenses, including reasonable attorneys' fees, incurred in the course of collecting any amounts owed under this Agreement or in the recovery of any collateral.

INTEGRATED DOCUMENTS. Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-In-Lending Act" which is delivered together with this Agreement or provided at a later time is an integrated part of this Agreement.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly if You move or otherwise have a change of address.

CHANGE IN TERMS. We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

CONSENT TO AGREEMENT. You acknowledge a receipt of a copy of this Agreement. By signing the Application for Your Account, by using Your Account or by using any Account access device, or by authorizing another to use Your Account, You agree to and accept its terms.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update information contained in Your original application or other financial information related to You, at Our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

TERMINATION. Either You or We may cancel Your Account or any particular Feature Category of Your Account, at any time, whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of Your Account.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the Commonwealth of Virginia except to the extent that such laws are inconsistent with controlling federal law.

SPECIFIC TERMS APPLICABLE TO YOUR VISA CLASSIC, SECURED VISA, VISA GOLD AND VISA PLATINUM CREDIT CARDS

OWNERSHIP. Your Card remains Our property and may be cancelled by Us at any time without notice. You agree to surrender the Card and to discontinue its use immediately upon Our request.

USE OF YOUR CARD. You may use Your Card to buy goods and services in any place that it is honored and to get cash advances from Us or another financial institution. We reserve the right to make a reasonable charge for each photostatic copy of drafts You request. You agree not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBER. We will issue You a Personal Identification Number (PIN) for use with Your Card. This PIN is confidential and should not be disclosed to anyone. You may use Your PIN and Your Card to access Your Account and all sums advanced will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may affect Your rights.

EFFECT OF AGREEMENT. Even though the sales, cash advance, receipt or other slips You may sign or receive when using the Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

UNAUTHORIZED USE. You may be liable for the unauthorized use of Your Card. You will not be liable for the unauthorized use that occurs after You notify Us orally or in writing at the address or telephone number shown in this Agreement, of the loss, theft, or possible unauthorized use. In any case, Your liability will not exceed \$50.00.

VISA FINANCE CHARGES. In the case of any transactions under Your VISA Classic, Secured VISA, VISA Gold or VISA Platinum Feature Categories, the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). Separate average daily balances are calculated for purchases, balance transfers and cash advances. To get each average daily balance, the daily balances for purchases, balance transfers and cash advances for the billing cycle are added and the totals are divided by the number of days in the cycle. To get the daily balance for cash advances, new cash advances are added to the days beginning balance and payments and credits are subtracted. To get the daily balance for purchases, new purchases are added to the days beginning balance and payments and credits are subtracted. To get the daily balance for balance transfers, new balance transfers are added to the days beginning balance and payments and credits are subtracted. We then multiply the average daily balances for purchases, balance transfers and cash advances by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within 26 days of Your statement closing date. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Cash advances and balance transfers are always subject to a Finance Charge from the date they are posted to Your Account.

TRANSACTION SLIPS. Your monthly statement will identify that merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advances, credit or other slips cannot be returned with the statement.

CREDITS. If a merchant who honors Your Card gives You credit for returns or adjustments, the merchant will do so by sending Us a slip which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if it is \$1.00 or more, refund it on Your written request or automatically deposit it to Your share account after six months.

REFUSAL TO HONOR CARD(S). We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Card(s), or electronic terminals to honor the Card(s) or complete a Card withdrawal, or for their retention of the Card(s).

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 0.80% of the final settlement amount.

LATE CHARGE. If Your payment is more than 10 days late, You will be charged the lesser of: (a) the amount of the minimum payment due; or (b) 5.00% of the payment due or \$15.00, whichever is greater. This fee will be posted as a purchase.

OTHER FEES AND CHARGES. You agree to pay Us a cash advance fee in an amount equal to \$2.00 for each such advance. This fee will be posted to Your Account as a purchase.

LOST OR STOLEN CARDS. To report lost or stolen Credit Card, You will immediately call (888) 241-2440 or write to Us at 501 Dulany Street, 1st Floor, Alexandria, VA 22314.

Your Billing Rights: Keep this Document for Future Use

This notice tells You about Your rights and Our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If You think there is an error on Your statement, write to Us at Our address shown in this Agreement. In Your letter, give Us the following information:

- **Account information:** Your name and Account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If You think there is an error on Your bill, describe what You believe is wrong and why You believe it is a mistake.

You must contact Us:

- Within 60 days after the error appeared on Your statement.
- At least 3 business days before an automated payment is scheduled, if You want to stop payment on the amount You think is wrong.

You must notify Us of any potential errors in writing. You may call Us, but if You do We are not required to investigate any potential errors and You may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When We receive Your letter, We must do two things:

- 1) Within 30 days of receiving Your letter, We must tell You that We received Your letter. We will also tell You if We have already corrected the error.
- 2) Within 90 days of receiving Your letter, We must either correct the error or explain to You why We believe the bill is correct.

While We investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report You as delinquent on that amount.
- The charge in question may remain on Your statement, and We may continue to charge You interest on that amount.
- While You do not have to pay the amount in question, You are responsible for the remainder of Your balance.
- We can apply any unpaid amount against Your Credit Limit.

After We finish Our investigation, one of two things will happen:

- If We made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If We do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send You a statement

of the amount You owe and the date payment is due. We may then report You as delinquent if You do not pay the amount We think You owe.

If You receive Our explanation but still believe Your bill is wrong, You must write to Us within 10 days telling Us that You still refuse to pay. If You do so, We cannot report You as delinquent without also reporting that You are questioning Your bill. We must tell You the name of anyone to whom We reported You as delinquent, and We must let those organizations know when the matter has been settled between Us. If We do not follow all of the rules above, You do not have to pay the first \$50.00 of the amount You question even if Your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If You are dissatisfied with the goods or services that You have purchased with Your Credit Card, and You have tried in good faith to correct the problem with the merchant, You may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- 1) The purchase must have been made in Your home state or within 100 miles of Your current mailing address, and the purchase price must have been more than \$50.00. (Note: Neither of these are necessary if Your purchase was based on an advertisement We mailed to You, or if We own the company that sold You the goods or services.)
- 2) You must have used Your Credit Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses Your Credit Card account do not qualify.
- 3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and You are still dissatisfied with the purchase, contact Us in writing at Our address shown in this Agreement.

While We investigate, the same rules apply to the disputed amount as discussed above. After We finish Our investigation, We will tell You Our decision. At that point, if We think You owe an amount and You do not pay, We may report You as delinquent.