

DISTRICT OF COLUMBIA TEACHERS

FEDERAL CREDIT UNION

P.O. Box 60826
Washington, DC 20039-826
(202) 547-4800

**CREDIT LINE ACCOUNT
AND PERSONAL LOAN APPLICATION**

ACCOUNT NUMBER – APPLICANT	ACCOUNT NUMBER – CO-APPLICANT	LOAN NUMBER	DATE
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Applicant/Co-Applicant (or Spouse) Information

1. Method of Payment:

- Payroll Deduction Automatic Share Transfer Cash
 Bi-Weekly Monthly Semi-Monthly

2. Definitions:

Whenever used in this application, the words "You" and "Your" refer to the applicant(s), and the words "We," "Us," and "Our" refer to the Lender.

3. Complete Spouse/Co-Applicant information only if any of the following apply:

- a. This is for joint credit with Your Spouse or other Co-Applicant;
b. Your Spouse will use Your Account;
c. You're 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, New Mexico, Nevada, Texas, Washington, Wisconsin (and Puerto Rico).

Open-End Features Applied For:

- Quick Silver Line of Credit Limit Desired \$ _____
 VISA No. of Cards _____ Limit Desired \$ _____
 Overdraft on Account No. _____
 Other _____

Refer to the Important VISA Credit Card Disclosures located on page 3 for rate, fee and cost information.

Closed-End Loans Applied For:

- Secured Unsecured Number of Months _____
\$ _____ \$ _____

Purpose _____

Collateral Offered _____

Collateral Owned By _____

APPLICANT

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		DRIVER'S LICENSE NUMBER		BIRTHDATE
CURRENT STREET ADDRESS			APT. NO.	SINCE
CITY			STATE	ZIP
RENT	CELLULAR TELEPHONE NUMBER		FORMER STREET ADDRESS	
OWN				
CITY			STATE	ZIP
HOME TELEPHONE NUMBER	EMAIL ADDRESS		NO. OF DEP	AGE OF DEPENDANTS

SPOUSE/CO-APPLICANT (See Information Above)

FIRST NAME		INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		DRIVER'S LICENSE NUMBER		BIRTHDATE
CURRENT STREET ADDRESS			APT. NO.	SINCE
CITY			STATE	ZIP
RENT	CELLULAR TELEPHONE NUMBER		FORMER STREET ADDRESS	
OWN				
CITY			STATE	ZIP
HOME TELEPHONE NUMBER	EMAIL ADDRESS		NO. OF DEP	AGE OF DEPENDANTS

EMPLOYMENT AND INCOME

Two most current paystubs or if self-employed, attach financial statement and/or income tax return.

CURRENT EMPLOYER				DATE HIRED
ADDRESS				
CITY	STATE	ZIP	TELEPHONE NUMBER	
POSITION				MO. GROSS SALARY
				\$
FORMER EMPLOYER – NAME/ADDRESS/TELEPHONE				YRS.

CURRENT EMPLOYER				DATE HIRED
ADDRESS				
CITY	STATE	ZIP	TELEPHONE NUMBER	
POSITION				MO. GROSS SALARY
				\$
FORMER EMPLOYER – NAME/ADDRESS/TELEPHONE				YRS.

OTHER INCOME

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

TYPE OF OTHER INCOME	MONTHLY AMT.	TOTAL MO. INCOME
	\$	\$
NAME/ADDRESS/TELEPHONE OF PAYER		

TYPE OF OTHER INCOME	MONTHLY AMT.	TOTAL MO. INCOME
	\$	\$
NAME/ADDRESS/TELEPHONE OF PAYER		

PERSONAL REFERENCES

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
ADDRESS	TELEPHONE
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
ADDRESS	TELEPHONE

ASSETS AND DEPOSITS

LIST ALL ASSETS -- ATTACH SEPARATE SHEET IF NECESSARY

A – APPLICANT

C – SPOUSE/CO-APPLICANT

CHECK A	C	TYPE	DEPOSITORY (OR OTHER) NAME & ADDRESS	ACCOUNT NUMBER	APPROXIMATE BALANCE
		CHECKING			
		SAVINGS			
		OTHER			
DESCRIPTION OF ASSETS			VALUE	PLEGDED AS COLLATERAL	DESCRIPTION OF ASSETS
CAR 1			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO	CAR 2
PROPERTY			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO	PROPERTY
OTHER ASSETS			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO	OTHER ASSETS

Important VISA Credit Card Disclosure. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of February 24, 2009. You can call Us at (202) 547-4800 or write Us at P.O. Box 48009, Washington, D.C. 20002-0009 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	VISA Classic: 13.50% VISA Secured: 11.00%
Annual Percentage Rate (APR) for Balance Transfers	VISA Classic: 13.50% VISA Secured: 11.00%
Annual Percentage Rate (APR) for Cash Advances	VISA Classic: 13.50% VISA Secured: 11.00%
Paying Interest	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 Fee	\$15.00
Penalty Fees	
• Returned Payment	\$30.00
• Late Payment	\$30.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.