

(For internal use) Member Name: \_\_\_\_\_ Member Number: \_\_\_\_\_

**Membership:** I am joining The Police Credit Union through my family relationship, or membership in an approved employer group or association affiliation.

Emplry Grp/Assoc/Family Name: \_\_\_\_\_ Relationship Type: \_\_\_\_\_

**Step 1: Select the accounts you are applying for (check all that apply):**

- Savings Account (Establishes membership)
- Membership Account Package (Savings, Checking, Debit Card, Share Overdraft Protection)
- I want to upgrade to a Checking Account with Direct deposit
- Platinum Visa® Credit Card: Amount Requested \$ \_\_\_\_\_
- Vehicle Loan: Amount Requested \$ \_\_\_\_\_
- Personal/Public Safety Assistance Loan: Amount Requested \$ \_\_\_\_\_ (Maximum loan amount for Public Safety Assistance loan is \$7,500)

**Step 2: Please complete and sign the TIN Certification.**

**Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will enable us to identify you. We may also ask to see your driver's license or other valid identifying documents.

**CERTIFICATION: Under penalties of perjury, I certify that:**

The Social Security Number shown on this form is my correct Tax Payer Identification Number, I am a U.S. Person (this includes a U.S. Resident Alien) and not subject to backup withholding, **OR** check the applicable box below:

- I am subject to backup withholding
  - I am not a U.S. Citizen or Resident
- X \_\_\_\_\_ Date \_\_\_\_\_  
Primary Member Signature Date

**Step 3: Please review and sign the General Acknowledgement.**

**General Acknowledgement**

By signing below, I/we agree to the terms and conditions of the Truth In Savings Disclosure/Rate and Fee Schedule (Account Agreements) and to any amendments thereto which are by this reference incorporated in their entirety into this disclosure. I/We agree to be bound by the terms and conditions of the disclosures and application. I/We understand the Credit Union will mail the TIS, Fee and Rate Schedule within 1 business day from the date that the account is opened. I/We certify that everything I/we have stated in this application and on any attachments is correct and understand that the Credit Union may verify all information. I understand that membership is not a benefit of employment. I/We authorize you to gather any credit, checking account and employment information necessary to open the account.

X \_\_\_\_\_ X \_\_\_\_\_  
Primary Member Signature Date Joint Owner (Complete Joint Owner information on back >) Date

**Step 4: Please complete the primary member section**

Complete Joint Owner/Co-Applicant section if applicable. If also applying for a loan or credit card, complete the boxes indicated by asterisk.  
Primary Member/Applicant (Please print)

LAST NAME		FIRST NAME		MI	DATE OF BIRTH	SOCIAL SECURITY NUMBER	
RESIDENTIAL ADDRESS		CITY	STATE	ZIP	PRIMARY PHONE	SECONDARY PHONE	
MAILING ADDRESS		CITY	STATE	ZIP	EMAIL		
EMPLOYER NAME		ADDRESS			CITY	STATE	ZIP
OCCUPATION			*GROSS MONTHLY INCOME		*TOTAL OTHER MONTHLY INCOME: <small>ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED NOT BE STATED UNLESS YOU CHOOSE TO RELY ON THIS INCOME TO OBTAIN CREDIT.</small>		
IDENTIFICATION NUMBER		STATE ISSUED	EXPIRATION DATE		MEMBER VALIDATION CODE <small>(FOR ACCT. VALIDATION BY PHONE)</small>		

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Detach and keep if you are applying for a Visa credit card with The Police Credit Union.

Standard Annual Percentage Rate (APR) for purchases, balance transfers and cash advances	Penalty APR and When it applies	How to Avoid Paying Interest on Purchases	Minimum Interest Charge	Set up and Maintenance Fees	Transactions Fees	Penalty Fees
<b>Platinum Visa® 9.25%–18.00%</b> Variable APR based on your creditworthiness. Variable APR may adjust quarterly with the market based on the Prime Rate as published in the Wall Street Journal, Western Edition ("Index").	None	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.	None	Annual Fee: None Account Set up Fee: None Participation Fee: None Additional Card Fee: None	Balance Transfer: None Cash Advance: None Foreign Transaction: 1% of foreign transaction in US Dollars	Late Payment: \$15 Over-the-credit Limit: none
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 Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>				

**How We Will Calculate Your Balance:** Average daily balance including new purchases.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Rates effective as of January 2017. Because rates (including margins), fees and terms are subject to change at any time, you may contact us for the current information by calling the Credit Union at 415.564.3800 or 800.222.1391. You must be at least 18 years of age to apply and show ability to repay future balances, or apply with a co-signer if you are under the age of 21.

**Step 4: Continued Joint Owner/ Co-Applicant section if applicable.**

Joint Owner/Co-Applicant					
LAST NAME	FIRST NAME	MI	DATE OF BIRTH	SOCIAL SECURITY NUMBER	
RESIDENTIAL ADDRESS	CITY	STATE	ZIP	PRIMARY PHONE	SECONDARY PHONE
MAILING ADDRESS	CITY	STATE	ZIP	EMAIL	
EMPLOYER NAME	ADDRESS		CITY	STATE	ZIP
OCCUPATION	*GROSS MONTHLY INCOME		*TOTAL OTHER MONTHLY INCOME: <small>ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED NOT BE STATED UNLESS YOU CHOOSE TO RELY ON THIS INCOME TO OBTAIN CREDIT.</small>		
IDENTIFICATION NUMBER	STATE ISSUED	EXPIRATION DATE	MEMBER VALIDATION CODE <small>(FOR ACCT. VALIDATION BY PHONE)</small>		

**Step 5: Designation of Beneficiary.**

Designation of Beneficiary (please print): In the event of my death and if all other joint owners predecease me; I hereby designate the person(s) whose name(s) appears below as my beneficiary to receive any and all amounts equally in my account(s).

_____ Last Name	_____ First Name	_____ MI	_____ SSN	_____ Date of Birth	_____ Last Name	_____ First Name	_____ MI	_____ SSN	_____ Date of Birth
_____ Last Name	_____ First Name	_____ MI	_____ SSN	_____ Date of Birth	_____ Last Name	_____ First Name	_____ MI	_____ SSN	_____ Date of Birth

**Step 6: If applying for LOAN please complete the following and review and sign.**

Married applicants may apply for an individual account. Check the appropriate box to indicate Individual or Joint Credit.

**Individual Credit:** Complete PRIMARY MEMBER section. Your spouse should not sign this Application unless he/she wishes to be obligated on this loan as a Co-Applicant.

**Joint Credit:** Provide information about both of you by completing the Primary Member and Joint Owner sections.

**Please Review & Sign Below**

You authorize any person, association, or corporation to furnish on request of this credit union, information concerning you or your affairs for the purpose of obtaining a loan. You authorize the Credit Union to contact and inquire of your references and your employer(s) present, past and future; and to obtain consumer credit reports about you. You also authorize the Credit Union to furnish information concerning your account to credit reporting agencies. Pursuant to State Law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If this application is approved and credit card(s) issued, the undersigned Applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the Applicant(s) will be bound by the terms and conditions of the credit card account agreement and disclosure and all amendments thereto. Joint Credit: Prior to opening a new credit card or loan funding, all Joint Applicants must establish their own membership. The member agrees to advise the Credit Union if the member changes address, telephone number, employment, or income. Whenever you provide us with a telephone number in connection with any transaction or communication, you agree to receive calls, or texts messages from, or on behalf of, the Credit Union using that telephone number, including through use of an Automatic Telephone Dialing System or prerecorded message. You may revoke this consent at any time by notifying us in writing at: The Police Credit Union, Attn: Risk Management, P.O. Box 1087 San Bruno, CA 94066.

I intend to apply for credit.

We intend to apply for joint credit.

X \_\_\_\_\_  
Member/Applicant Signature Date

X \_\_\_\_\_  
Co-Applicant/ Joint Signature Date

(For internal use only)

TIS documents mailed: \_\_\_\_\_ Staff name and number: \_\_\_\_\_ Visa application approved by: \_\_\_\_\_

This Credit Union is insured by the National Credit Union Association | Equal Housing Opportunity | NMLS ID# 409710 7/19

**Products and Services**

As a member with The Police Credit Union, you have the opportunity to take advantage of our many outstanding products and services.

**Other Loans**

In addition to our Visa® credit card, vehicle and personal loans, we also offer:

- First and Second Mortgages
- Home Equity Line of Credit
- Savings Secured and Certificate Secured Loans

**Savings Accounts**

Open a Savings Account with as little as \$25. Once you're a member, you can take advantage of several savings options:

- Tiered Savings and Money Market Wealth Builder Accounts for higher dividends
- Youth Accounts
- Certificates and IRAs

**Online Banking and Mobile Banking**

24-hour convenience, so you can spend more time enjoying life and less time worrying about your finances:

- Transfer funds between accounts
- Pay bills
- Sign-up for E-statements
- Email and Text Alerts
- Person-2-Person payments
- Download our Mobile App
- Mobile Deposit
- MoneyTrac (Online money management tool, integrated into Online Banking, that empowers you to take control of your finances and simplify your life.)

To enjoy the many benefits with The Police Credit Union membership, call us at 800.222.1391.