

- Regular Checking Package
 - MasterMoney™ Debit Card
 - ATM Card
 - Line of Credit*

Amount requested \$ _____
 - Online Banking, Bill Pay & eStatements

- Basic Checking Package
 - MasterMoney™ Debit Card
 - ATM Card
 - Online Banking, Bill Pay & eStatements

- Senior Checking Package
 - MasterMoney™ Debit Card
 - ATM Card
 - Line of Credit*

Amount requested \$ _____
 - Online Banking, Bill Pay & eStatements

MFCU Acct. No.

APPLICANT'S Name (please print)		Birth Date
\$		
Driver's License Number	Monthly Mortgage or Rent	Years There
\$		\$
Social Security Number	Gross Pay (Monthly)*	Other Income**
()		()
Home Address		Home Phone
City-State-ZIP		
()		()
Employer	Hire Date	Work Phone
Employer's Address		
()		()
Name of Reference	Reference's Phone	
Reference's Complete Address		

CO-APPLICANT'S Name (please print)		Birth Date
\$		
Driver's License Number	Monthly Mortgage or Rent	Years There
\$		\$
Social Security Number	Gross Pay (Monthly)*	Other Income**
()		()
Home Address		Home Phone
City-State-ZIP		
()		()
Employer	Hire Date	Work Phone
Employer's Address		
()		()
Name of Reference	Reference's Phone	
Reference's Complete Address		

**Alimony, child support, or separate maintenance payments need not be revealed if the applicant does not want the creditor to consider it in determining the applicant's creditworthiness.

Date:	Line of Credit Approved: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Loan Officer	X	X

Share Draft Account and/or MasterMoney™ Debit Card Agreement

I / We hereby authorize **MEMBERS FIRST CREDIT UNION** (hereinafter referred to as "Credit Union") to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this Account. It is further agreed that:

- (a) Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this Account.
- (b) All non-cash payments received in this Account will be credited subject to final payment of such items.
- (c) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account. However, the Credit Union may, at its discretion, pay such a draft. If the Credit Union does pay such a draft, it is agreed that the Credit Union shall be immediately reimbursed, by one or more of the undersigned, to the extent that such a draft exceeds the share balance in this Account. Such reimbursement shall be in cash, unless another manner of reimbursement has been authorized below. Member expressly permits use of Social Security and/or SSI funds for repayment of any and all overdrafts created when paid drafts exceed fully paid and collected balances in account.
- (d) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft unless the Credit Union has, prior to presentment and with reasonable time for the Credit Union to act, received a separate notice of postdating or stop payment order concerning the share draft.
- (e) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise. Copies of such share drafts will be provided, if requested, and the Credit Union may charge a fee for providing such copies.
- (f) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- (g) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (h) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in the Credit Union's bylaws.
- (i) This Account is also subject to such other terms and conditions as the Credit Union may establish from time to time. Such other terms and conditions include, without limitation, service charges for stop payment orders, drafts returned for insufficient funds, and any other service as designated by the Credit Union. The Credit Union may change the terms and conditions of this Account upon giving a 30-day written notice. Notice may be given by U.S. mail, first class, postage prepaid, to my/our last known address, as reflected in the Credit Union's records. Notice to any one owner shall be notice to all owners.
- (j) If this Agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions printed hereof.
- (k) A 1% Cross-Border Transaction Fee will be assessed on all foreign currency MasterCard ATM and debit transactions. Qualifying transactions are those in which the cardholder's country differs from the merchant's country. The fee calculation will be based on the transaction amount after it is converted to U.S. dollars.
- (l) The undersigned member(s) jointly and severally apply for a Share Draft/Checking account, and agree to authorize Members First Credit Union to make inquiries pertaining to employment, credit standing, and financial responsibility. Request for this account may not be honored and/or revoked based on creditworthiness being satisfactory to the credit union. Please refer to sections (b) and (g) in the agreement above for other applicable terms.

Additional Terms and Conditions (Joint Share Account Agreement)

- (a) The Credit Union is hereby authorized to recognize any of the signatures subscribed above hereof in the payment of funds or the transaction of any business for this Account. The joint owners of this Account hereby agree with each other and with the Credit Union that all sums now paid into this Account, or heretofore or hereafter paid into this Account, by any or all of said joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship, and be subject to the withdrawal or receipt of any of them, and payment to any of them or to the survivor(s) shall be valid and discharge the Credit Union from any liability for such payment.
- (b) The right or authority of the Credit Union under this Agreement shall not be changed or terminated by said owners, or any of them, except by written notice to the Credit Union which shall not affect transactions previously made.
- (c) The Basic Checking MasterMoney™ card has daily transaction limits of \$500 in point of sale and \$200 in ATM withdrawals. The Regular MasterMoney™ card has daily transaction limits of \$2,000 in point of sale and \$500 in ATM withdrawals.
- (d) Senior Draft Account does not earn dividend. Drafts (checks) for this account will be purchased for the member by the Credit Union in lots of 150 checks per order.

X _____
Signature (Name 1) Date

X _____
Signature (Name 2) Date

ATM Card Agreement

- (a) The undersigned member(s) jointly and severally apply for an ATM card, and agree to authorize Members First Credit Union to make inquiries pertaining to employment, credit standing, and financial responsibility.
- (b) Request for an ATM card may not be honored and/or revoked based on creditworthiness being satisfactory to the credit union. Please refer to sections (b) and (g) in the agreement above for other applicable terms.
- (c) The Basic ATM card has daily transaction limits of \$200 in ATM withdrawals. The Regular ATM card has daily transaction limits of \$500 in ATM withdrawals.

X _____
Signature (Name 1) Date

X _____
Signature (Name 2) Date

Overdraft Line of Credit Application, Note, Loan Agreement and Truth-in-Lending Disclosure

The undersigned member(s) jointly and severally apply for an Overdraft Line of Credit Loan to be used for a provident and productive purpose, and agree with **MEMBERS FIRST CREDIT UNION** (hereinafter referred to as "Credit Union") to the terms contained herein.

1. Upon approval hereof, the undersigned member(s) shall be deemed approved for a Line of Credit Loan to the extent herein provided. The Credit Union may from time to time make one or more advances to the undersigned member(s) who may pay the balance in full or in part at any time without penalty except that minimum payments are required on each loan established under each plan.
2. Overdraft Line of Credit Loan
 - A. The balance of the Line of Credit Loan shall not exceed \$2,000.00 at any one time.
 - B. Advances are made in \$100.00 increments.

- C. Request for Line of Credit Loan advances will be honored while this agreement is in force if:
 - i. The Line of Credit Loan balance after such advances does not exceed the sum mentioned above.
 - ii. Documents requesting advances are completed correctly and in full.
 - iii. Payments on all of the undersigned member(s) loans from this credit union are current.
 - D. Request for Line of Credit advances will not be honored if:
 - i. Credit worthiness and ability to pay do not remain satisfactory to this credit union and,
 - ii. Notice thereof is mailed to the maker's last known address as shown on the records of the Credit Union and such notice shall be effective upon the mailing thereof by first class mail.
 - E. Advances under the Line of Credit Loan may be upon receipt of a check executed by the undersigned. The signature of an undersigned member on a check shall constitute a signed request for such advance. Such checks must be utilized in accordance with such rules and regulations of the Credit Union as may from time to time be issued.
 - F. Advances may also be made through automated teller machines or other mechanical or electronic machines, devices or terminals and in such case the use by the undersigned member(s) of a personal identification number assigned for such purpose is mutually agreed to constitute the signature of the undersigned member(s) for purposes of requesting such advance.
3. This credit plan is subject to annual review and will be automatically renewed unless notice of termination is given in the manner provided in paragraph 13.
 4. Action by the Credit Union to terminate this agreement or refuse any request for an advance shall not affect any obligation owed the Credit Union by the undersigned.
 5. For value received and to be received, the undersigned maker(s) jointly and severally (each shall be agent for the other and responsible for the advances to the other, whether with knowledge of same or not) promises to pay to the credit union all sums advanced from time to time on loan accounts under this plan plus a **FINANCE CHARGE (INTEREST)** at the periodic rate .041096% per day which corresponds to an **ANNUAL PERCENTAGE RATE OF 15%**. The **FINANCE CHARGE** is computed on any unpaid principal balance(s) outstanding and is calculated on the date a payment is made. The **FINANCE CHARGE** begins on each advance under this contract from the date it is posted to our records. The amount of **FINANCE CHARGE** is determined at the time a payment is made by multiplying the daily rate stated, times each separate principal balance since the last payment, times the number of days each separate principal balance was owing and then adding up the results.
 6. Minimum monthly payments are \$20.00 on balances of \$500.00 or less; payments increase by \$5.00 per month for each additional \$100.00 advance, with a maximum payment of \$95.00 per month. Payments are due on the 25th of every month following a month ending with a loan balance. These payments will transfer automatically from the checking account.
 7. Each payment on a loan account will first be applied to retire the **FINANCE CHARGE** then due and the remainder applied to the unpaid principal balance. If the accrued **FINANCE CHARGE** is greater than the payment made, then the unpaid portion of the **FINANCE CHARGE** will be paid by subsequent payments and not added to the unpaid principal balance.
 8. A late fee will be charged if you become more than 10 days past due. The fee will be 10% of the interest due, but not less than \$25.00.
 9. In the event any payment on any loan account hereunder is not made when due, then the entire unpaid balance of all loan accounts under this agreement plus interest shall become immediately due and payable without notice at the option of the Credit Union. The undersigned further agrees to pay all usual and customary costs of collection permitted by law.
 10. A guarantor or co-maker who obligates himself for the full amount of all advances granted to maker(s) from time to time may relieve himself of liability for future but not past advances upon receipt by the Credit Union of a signed written statement to such effect.
 11. The failure of the Credit Union to exercise any of its rights under this agreement shall not be deemed to be a waiver of such rights.
 12. Undersigned agrees that the Credit Union is authorized from time to time as it deems necessary to make inquiries pertaining to credit standing and financial responsibility.
 13. When there is more than one credit plan account with an outstanding balance, unless the Credit Union is otherwise specifically instructed in writing by the party making a payment or payments, said payment shall be applied in such a manner that each credit plan account shall be credited with the required minimum payment. If the funds received are sufficient to meet the required minimum payment, the amount received shall be credited to the accounts in a manner solely within the discretion of the Credit Union. If payment received without written instructions is in excess of the required minimum payment(s) the excess amount shall be applied in a manner solely within the discretion of the Credit Union.
 14. Undersigned agree that (a) the Credit Union may retain this agreement to comply with federal an /or state law (b) in compliance with applicable law, regulation and this agreement the Credit Union may change the terms of the plan from time to time upon prior notice mailed to the undersigned's last known address as shown on the records of the Credit Union.

OVERDRAFT REIMBURSEMENT OPTIONS (check one)

- Pay overdrafts by withdrawals from SHARE account # _____
- I / We hereby authorize the Credit Union to reimburse itself for any draft drawn on this Account which the Credit Union pays, to the extent which such draft exceeds the share balance in this Account, by transferring sufficient shares from the account shown above, and shall not reduce the balance in any Regular Share account below the par value of one share. Such transfers shall be subject to a service charge, as determined by the Credit Union.
- Pay overdrafts FIRST by additions to the overdraft LOAN, THEN from the SHARE account# _____

I / We hereby authorize the Credit Union to reimburse itself for any draft drawn on this Account which the Credit Union pays, to the extent which such draft exceeds the share balance in this Account, by making loan advances, in multiples of \$ 100.00, to this Account.

- Pay overdrafts FIRST by withdrawals from the SHARE account # _____ to the extent possible, THEN by additions to the overdraft LOAN.

X _____
Signature (Name 1) Date

X _____
Signature (Name 2) Date

I authorize the Credit Union to make inquiries pertaining to employment, credit standing and financial responsibility.

***IF APPLYING FOR AN OVERDRAFT LINE OF CREDIT, INCLUDE A COPY OF YOUR MOST RECENT PAY**

Pledge of Shares: As a condition for obtaining this credit and to secure all amounts owed under this Plan, I pledge all shares and/or deposits (including earnings and additions) I now or in the future have in the Credit Union, to the full extent allowed by law, but only to the total of such amounts unpaid from time to time. If I am in default, I specifically authorize the Credit Union to apply such shares and/or deposits to payment of these amounts in any way it sees fit. This pledge does not apply to shares and/or deposits in an Individual Retirement Account (IRA) or Certificate of Deposit. If I am not in default of the Note, I may withdraw shares and/or deposits unless a special restriction is placed on withdrawals as indicated by the required minimum balance.
Grant of Security Interest: In addition to any other rights the Credit Union may have, I specifically grant a security interest to the Credit Union in any account(s) I have at the Credit Union.