

CONSUMER LOAN AND CREDIT CARD APPLICATION

(Not to be used for Mortgage, Home Equity or Tuition Reimbursement Loans)

Loan Type Requested: Auto Loan ___ New ___ Used Boat/Motorcycle ___ New ___ Used Personal Loan
 Overdraft Protection MasterCard® Credit Card: ___ Gold ___ Classic ___ Secured Limit Increase

Purpose: (please specify reason) _____

If you do not qualify for the card or credit limit requested, you may be approved for another card and a lower limit.

Loan Proceeds:

Deposit to Account# _____ Mail check to address on file
Member must sign for receipt of funds prior to deposit.

Pick up at branch _____ Other _____

Member# _____ **GEICO FCU M/C#** _____ **Driver's License#** _____ **Email Address** _____

Loan Amount/Credit Limit Requested: _____

Loan Term: _____

Provide a copy of your recent pay stubs or W-2s. If self-employed, provide two years of tax returns and bank statements.

Payment Method: (may not be available on credit card)

Automatic Share Transfer Payroll Deduction Payment by Check
 Savings Checking Other _____

APPLICANT INFORMATION

Name (Last, First, Middle Initial)		Social Security#		Birthdate	
Current Address (Street, City, State, Zip)				Years	Months
Previous Address if current address is less than 2 years (Street, City, State, Zip)				Years	Months
Home Phone ()		Business Phone ()		Cell Phone ()	
Citizenship <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien with Permanent Residency <input type="checkbox"/> Non-Resident Alien with Temporary Residency					
Name and Address of Present Employer				Starting Date	
<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed					
Title		Annual Gross Salary \$			
Previous Employer (If less than 2 years on current job)					
Years	Months	Title			
Mortgage Holder/Landlord (Name) <input type="checkbox"/> Own <input type="checkbox"/> Rent		Monthly Payment \$	Mortgage Balance \$	Market Value \$	Car Make
Name and Address of Nearest Relative Not Living With You		Year	Monthly Payment \$	Balance Owed \$	
Name Address				Home Phone ()	Relationship
Reference				Have you ever filed for bankruptcy? Yes No If yes, date:	
Name Address		Home Phone ()		Relationship	

NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered. (Attach copy of court decree and 6 months' current payment history.)

Other Income (Must be verifiable) \$ Per Year	Source	Starting Date
Do you pay alimony and/or child support? <input type="checkbox"/> Alimony \$ _____ mo/year <input type="checkbox"/> Child Support \$ _____ mo/year		

CO-APPLICANT INFORMATION

Name (Last, First, Middle Initial)		Social Security#		Credit Union Account Number (If applicable)		Birthdate	
Current Address (Street, City, State, Zip)				Years	Months		
Previous Address if current address is less than 2 years (Street, City, State, Zip)				Years	Months		
Home Phone ()		Business Phone ()		Cell Phone ()			
Citizenship <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien with Permanent Residency <input type="checkbox"/> Non-Resident Alien with Temporary Residency							
Name and Address of Present Employer				Starting Date			
<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed							
Title		Annual Gross Salary \$					
Previous Employer (If less than 2 years on current job)							
Years	Months	Title					
Mortgage Holder/Landlord (Name) <input type="checkbox"/> Own <input type="checkbox"/> Rent		Monthly Payment \$	Mortgage Balance \$	Market Value \$	Car Make	Year	Monthly Payment \$
Name and Address of Nearest Relative Not Living With You		Year		Monthly Payment \$	Balance Owed \$		
Name Address				Home Phone ()	Relationship	Have you ever filed for bankruptcy? Yes No If yes, date:	
Reference				Home Phone () Relationship			
Name Address		Home Phone ()		Relationship			

NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered. (Attach copy of court decree and 6 months' current payment history.)

Other Income (Must be verifiable) \$ Per Year	Source	Starting Date
Do you pay alimony and/or child support? <input type="checkbox"/> Alimony \$ _____ mo/year <input type="checkbox"/> Child Support \$ _____ mo/year		

OPTIONAL CREDIT LIFE/DISABILITY INSURANCE (NOT AVAILABLE ON CREDIT CARDS)

A credit insurance application/disclosure will be furnished at the time your credit is approved. PLEASE CHECK ONE OR MORE OF THE BOXES BELOW.

You are interested in Credit Life Insurance Single Coverage Joint Coverage You are interested in Credit Disability Insurance Single Coverage Joint Coverage Not interested in Credit Life or Disability Insurance

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Open-End Loan Account Plan, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Open-End Loan Account Agreement and Disclosures. You will receive a copy of that Agreement and Disclosures no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature.

You must be 18 years or older to apply for a loan/credit card. Your MasterCard account will be governed by the terms of the GEICO Federal Credit Union credit card agreement that will be sent to you with your card(s). The terms of your account are subject to change as provided in your credit agreement. The information provided in the attached disclosure is accurate as of 4/24/2017.

If You are issued a Credit Card, You grant and consent to a lien on Your shares with Us (except IRA and Keogh Accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.

You hereby acknowledge your intent to apply for joint credit. Applicant's Initials _____ Co-Applicant's Initials _____

All applicants applying for credit with GEICO FCU agree to a pledge of shares as a condition of receiving a GEICO FCU loan and/or MasterCard. I/We pledge and grant the Credit Union a security interest in my/our share with the Credit Union or shares hereafter acquired, to secure my/our loan and/or MasterCard account/s. I/We further agree to apply these share-holdings to pay any amount due on the loan and/or MasterCard account under this agreement in the event of default. Applicant(s) must initial here _____.

I authorize GEICO Insurance Companies and affiliates or any other employer or their agent to provide employment compensation and demographic information about me to GEICO Federal Credit Union.

Applicant's Signature	Date	Co-Applicant's Signature	Date	Equal Opportunity LENDER

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of April 24, 2017. You can call Us at (800) 542-7896 or write Us at GEICO Federal Credit Union, One GEICO Plaza, Washington, DC 20076 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

Share Secured MasterCard Classic: **13.99%**

MasterCard Classic: **11.88%**

MasterCard Gold: **10.99%**

APR For Balance Transfers

Share Secured MasterCard Classic: **13.99%**

MasterCard Classic: **11.88%**

MasterCard Gold: **10.99%**

APR For Cash Advances

Share Secured MasterCard Classic: **13.99%**

MasterCard Classic: **11.88%**

MasterCard Gold: **10.99%**

Penalty APR And When it Applies

17.90%

This APR may be applied if:
1) You make a late payment.

How Long Will The Penalty APR Apply? If Your APR is increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will also apply indefinitely unless You make the next 6 consecutive minimum payments when due.

How to Avoid Paying Interest on Purchases

Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed within 25 days of Your statement closing 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

None

Transaction Fees

- Foreign Transaction **1.00%** of each foreign currency transaction in U.S. Dollars.
0.80% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Late Payment Up to **\$28.00**
- Returned Payment Up to **\$28.00**

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