

Account Number \_\_\_\_\_

"You" and "Your" mean each and all of the applicants signing the loan documents.

1. You certify the accuracy of the information given in this application and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a violation of the Section 1014, Title 18 U.S. code, to make a false statement or overvalue security for the propose of influencing the action of any federally insured Credit Union.
2. You authorize the Credit Union to gather whatever credit and employment information it considers appropriate from time to time. You understand that this will assist, for example, in determining your eligibility for renewal of credit and additional extensions of credit. You authorize the Credit Union to give information concerning your credit experience with us to others. You understand and agree that the Credit Union may retain this application and any other credit information the Credit Union may receive and that you waive your right to confidentiality of your records with the California Department of Motor Vehicles (DMV) and authorize the Credit Union to obtain such information from the DMV.
3. You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable Credit Union of Southern California disclosures entitled: A) Closed-End Note, Disclosure, Loan and Security Agreements, B) Line of Credit Note and Federal Disclosure Statement, or C) Visa Classic and Visa Gold Agreement and Disclosure Statement (which will be given to you if your application is approved and before the first transaction is made).

## ACKNOWLEDGMENT OF PLEDGE OF SHARES - VISA APPLICANTS ONLY

By requesting and receiving, signing and using or permitting others to use a Visa card issued to you by Credit Union of Southern California, you agree, as Cardholder, to the terms of the Visa Classic and Visa Gold Card Agreement and Disclosure Statement as furnished.

You further acknowledge and agree that the Visa Classic and Visa Gold Card Agreement and Disclosure Statement contains the following provision:

**SECURITY INTEREST - LIEN ON SHARES:** You understand that a security interest is a condition for the credit card account and you give Credit Union of Southern California a security interest in all funds now or hereafter in the deposit accounts (except IRA) you have listed at the top of this page, and if you default under the terms of this Agreement, you authorize Credit Union of Southern California to apply such funds to the payment of your credit card indebtedness.

**Notice:** This acknowledgment must be signed by you and returned to the Credit Union.

X _____	_____
Signature of Member	Date
X _____	_____
Signature of Joint Applicant, if permitted to use	Date