



My Account #: _____

Convenient Access Channels

Branch Hours Mon-Fri 9 a.m.–3 p.m.
 Tue-Thurs 9 a.m.–4 p.m.

Auto Response Teller (866) 486-2500
Home Banking www.calcentercu.org



Look for this logo at over 28,000 ATMs.
To find the nearest Surcharge-free ATM
(888) 748-3266
Text 692667
www.co-opfs.org



Look for this logo at over 38,000
Credit Union Branches.
To find the nearest branch
(800) 919-2872
www.cuswirl.com



The Key to Your Financial Success

2777 E. Guasti Road, Suite 6
Ontario, CA 91761-1250
Office (909) 476-8018
Fax (909) 476-8515
www.calcentercu.org



WELCOME

Membership and Loan Application

The Key to Your Financial Success

Congratulations On Becoming A Member!

Upon joining Cal Center Credit Union, you'll discover that we are different than an average bank. We're a not-for-profit financial services provider founded on the ideal of "people helping people." Every dollar placed on deposit is invested to provide value driven loans and services to our members.

You're more than a customer to us—you're a member. As a member, you benefit from attractive loan rates, lower fees, and the most secure savings possible. You also gain the peace of mind that, in today's uncertain world, you're a part-owner in a financial institution that's truly yours.

Our passionate service and full suite of financial services are part of our mission to be "The Key to Your Financial Success."

Who Can Join

All employees and family members of our sponsoring companies are eligible for Cal Center Credit Union membership:

- California Credit Union League
- California League Services Corp.
- CO-OP Financial Services

- Credit Union Direct Lending
- CUNA Mutual Insurance Group
- Financial Service Centers Cooperative
- Western Corporate FCU
- Richard Myles Johnson Foundation
- Western CUNA Management School
- Organizations maintaining a business office at the Empire Lakes Business Center
- Household members of employees of the above organizations

Deposit minimum: A \$25 deposit in your regular share savings account establishes your membership and ownership in the Credit Union.

Once a member, always a member; even if you move or go to work for a different employer, you always remain a member unless you voluntarily give up your membership. All you have to do is maintain the \$25 deposit minimum.

A Complete Suite of Options

- Savings Accounts, including Holiday Club and Student
- High-Yield Money Markets, Certificates, and IRAs
- Free and Dividend Earning Checking

- Loans: Auto, RV, Mortgage, Home Equity, Personal
- VISA® Credit and Gift Cards

With Convenient Access

- Free Online Banking with Bill Payer and Home Deposit
- VISA® Check Card: use it as an ATM or Debit card to make purchases
- 28,000+ Surcharge-Free ATMs worldwide, including 7-Eleven Stores
- 6,000 Credit Union Shared Branching locations in 48 states
- Thousands of shared branches through FSCC Network nationwide
- Automated 24/7 Telephone Teller

How to Get Started

The next step is to fill out the appropriate form(s) in this brochure and fax, mail, or bring it to our office. You can also complete online applications at www.calcentercu.org, our convenient website.

Loan Application

Please print clearly in ink or type.

CREDIT REQUEST ACCOUNT NUMBER _____

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

Individual Credit Complete BORROWER section. Provide information about your spouse by completing the co-borrower section if you live in a community state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), if the property used to secure the loan is located in a Community Property state, or if your spouse will use the account.

Joint Credit (complete BORROWER and CO-BORROWER section)

X _____ X _____
Borrower Co-Borrower

Amount requested \$ _____ Purpose _____

CREDIT INSURANCE STATEMENT OF INTENT - Check coverages desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discusses the terms and conditions must be signed for coverage to become effective.

Single Credit Life Insurance Joint Credit Life Insurance
 Single Life & Credit Disability Insurance I do not want Credit Insurance

BORROWER INFORMATION

Name (Last, First, M.I.) _____

Driver License _____ State _____

Soc. Sec. No. _____ Date of Birth _____

Home Phone _____ Bus. _____

Present Address _____

City _____ State _____ Zip _____

Own Rent How Long? _____ Rent \$ _____

Previous Address _____

City _____ State _____ Zip _____

Own Rent How Long? _____ Rent \$ _____

Married Unmarried (Single, Divorced, Widowed) Separated

List ages of dependents not listed by other borrower (exclude self): _____

EMPLOYMENT INFORMATION

Employer _____

From _____

Address _____

Phone _____ Ext. _____

Your Title _____ Part-Time Full-Time

Supervisor's Name _____

Prev. Empl. _____ From _____ To _____

Address _____

INCOME INFORMATION

Note: Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.

Gross monthly income from employment _____ \$ _____

Other _____ \$ _____

_____ \$ _____

Is any of this income to be reduced or interrupted before credit request is paid off?

Yes No If yes, explain for how long and amount involved on a separate sheet.

CO-BORROWER SPOUSE (Check one)

Name (Last, First, M.I.) _____

Driver License _____ State _____

Soc. Sec. No. _____ Date of Birth _____

Home Phone _____ Bus. _____

Present Address _____

City _____ State _____ Zip _____

Own Rent How Long? _____ Rent \$ _____

Previous Address _____

City _____ State _____ Zip _____

Own Rent How Long? _____ Rent \$ _____

Married Unmarried (Single, Divorced, Widowed) Separated

List ages of dependents not listed by other borrower (exclude self): _____

CO-BORROWER EMPLOYMENT INFORMATION

Employer _____ From _____

Address _____

Phone _____ Ext. _____

Your Title _____ Part-Time Full-Time

Supervisor's Name _____

Prev. Empl. _____ From _____ To _____

Address _____

CO-BORROWER INCOME INFORMATION

Note: Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.

Gross monthly income from employment _____ \$ _____

Other _____ \$ _____

_____ \$ _____

Is any of this income to be reduced or interrupted before credit request is paid off?

Yes No If yes, explain for how long and amount involved on a separate sheet

REFERENCES

Name _____ Relationship _____

Address _____ Phone _____

Name _____ Relationship _____

Address _____ Phone _____

Name _____ Relationship _____

Address _____ Phone _____

ASSETS (Deposit Accounts)

Account Type _____ Balance _____

Financial institution name & address _____

Account Type _____ Balance _____

Financial institution name & address _____

Account Type _____ Balance _____

Financial institution name & address _____

DEBTS

CREDITOR NAME & ADDRESS _____

Account No. _____ Balance _____ Monthly Payment _____

MONTHLY RENT OR MORTGAGE

Account No. _____ Balance _____ Monthly Payment _____

2ND MORTGAGE

Account No. _____ Balance _____ Monthly Payment _____

CREDITOR NAME & ADDRESS _____

Account No. _____ Balance _____ Monthly Payment _____

CREDITOR NAME & ADDRESS _____

Account No. _____ Balance _____ Monthly Payment _____

SIGNATURES

Under penalty of perjury, I certify that (i) all information given on this application is true and complete and is given for the purpose of requesting a loan; and (ii) that, other than those I have started on this application, I have no other outstanding indebtedness, either as a maker, co-maker, or guarantor. I authorize any person, association, or corporation to furnish on request of this credit union, information concerning me or my affairs.

I authorize the credit union to contact and inquire of my references and my employer(s) present, past and future; and to obtain consumer credit reports about me. I also authorize the credit union to furnish information about my account to credit reporting agencies. I understand that you may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may reflect on my credit report.

The credit union may retain this application, whether or not credit is granted.

X _____
Signature of Borrower Date

X _____
Signature of Co-Borrower (including spouse applying for credit) Date

Borrowers please note: Federal law says that whoever knowingly and willfully makes a false statement, or overvalues any land, property or security, for the purpose of influencing a credit union, in connection with a loan is subject to a fine of up to \$5,000.00, or imprisonment for up to two years or both.

LOAN OFFICER'S/CREDIT COMMITTEE'S APPROVAL

X _____
Signature of Borrower Date

Membership Application & Account Agreement

Please print clearly in ink or type.

Account No. _____

Member Name _____ Date _____

New Member Share Account (Date Opened) _____

Individual Account Share Draft (Date Opened) _____

Joint Account Bill Payer

(Account Type) _____ (Date Opened) _____

(Account Type) _____ (Date Opened) _____

ATM Card Visa Check Card

Home Banking

This card may be used for multiple accounts only if: 1) All accounts listed above are individual accounts of member; or 2) All accounts listed above are owned by all joint owners listed below. Any changes or the addition of new account(s) requires the consent and signature of all joint owners. For additional accounts with the member with ownership other than that shown below. A separate signature card must be used. I hereby make application for membership in and agree to conform to the by-laws (as Amended) of California Center Credit Union.

Acknowledgement of receipt and acceptance of Truth-in Savings Disclosure

By signing below, I acknowledge that I have received a copy of the credit union's Truth-in-Savings Disclosure ("Disclosure") and that I have received a copy of the current rate and fee schedule. All the terms, conditions and information contained in the disclosure and any amendments thereto ("Application") are by this reference incorporated in their entirety into this membership application and account agreement (application). I agree to be bound by the terms and conditions of the Disclosure and Application. I understand that the credit union may verify all information I have given on the application.

X _____
Member Signature _____ Date _____

X _____
Joint Owner Signature _____ Date _____

MEMBER INFORMATION

Name (Last, First, M.I.) _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell _____

Soc. Sec. No. _____ Date of Birth _____

Driver License _____ State _____

Employer _____ Bus. Phone _____

Mother's Maiden Name _____

Email _____

JOINT OWNER INFORMATION

Name (Last, First, M.I.) _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell _____

Soc. Sec. No. _____ Date of Birth _____

Driver License _____ State _____

Employer _____ Bus. Phone _____

Mother's Maiden Name _____

Email _____

DESIGNATION OF BENEFICIARY (PAY-ON-DEATH PAYEE)

Shares Beneficiary (Member)

In the event of my death and 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 amount(s) in this account(s).

Name _____

Relationship _____ Phone _____

Address _____

Name _____

Relationship _____ Phone _____

Address _____

X _____
Member Signature _____ Date _____

Shares Beneficiary (Joint Owner)

In the event of my death and 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 amount(s) in this account(s).

Name _____

Relationship _____ Phone _____

Address _____

Name _____

Relationship _____ Phone _____

Address _____

X _____
Joint Owner Signature _____ Date _____

OVERDRAFT PROTECTION

Yes No

Share Draft Account overdrafts will be covered by a transfer from:

Share Account No. _____

Share Account No. _____

Loan No. _____

FOR CREDIT UNION USE ONLY

This application is approved by:

X _____
Signature _____ Date _____

Red Flag Assessment Triggered? Yes No

Improving your
financial well being
is what membership at
Cal Center Credit Union
is all about.



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