

Student Financial Services Application

3000 W Magnolia Blvd, Burbank, California 91505 · T: 818.238.2900 · F: 818.238.2930 · www.burbankfcu.org
If mailing send to: Burbank Community Federal Credit Union, PO Box 7767 Burbank, California 91510

Use this easy application to apply for financial services that will help you build your future!

1. STUDENT CREDIT UNION FINANCIAL SERVICES

Apply for any combination or all of these services:

- Checking Account
 Signature Loan
 Visa* Credit Card
 ATM Card
 Visa* Debit Card
 Auto loan

2. STUDENT APPLICANT'S INFORMATION

LAST NAME	FIRST NAME	CREDIT UNION ACCOUNT NUMBER
<hr/>		
BIRTH DATE	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER
<hr/>		
ADDRESS		
<hr/>		
CITY/STATE/ZIP	HOW LONG? YEARS/MONTHS	
()	()	
HOME PHONE NUMBER	CELL PHONE NUMBER	
<hr/>		
<input type="checkbox"/> Check here if you live with parent/guardian		
COMPLETE ALL THAT APPLIES BELOW		
<hr/>		
EMPLOYER	HIRE DATE (MONTH/YEAR)	
()		
WORK PHONE NUMBER	BEST TIME TO CALL	
<hr/>		
GROSS MONTHLY SALARY \$	OTHER MONTHLY INCOME	

4. PARENT/LEGAL GUARDIAN CO-APPLICANT

LAST NAME	FIRST NAME	CREDIT UNION ACCOUNT NUMBER
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BIRTH DATE	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER
<hr/>		
ADDRESS		
<hr/>		
CITY/STATE/ZIP	HOW LONG? YEARS/MONTHS	
()	()	
HOME PHONE NUMBER	CELL PHONE NUMBER	
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MONTHLY RENT \$	MORTGAGE PAYMENT \$	
<hr/>		
EMPLOYER	HIRE DATE (MONTH/YEAR)	
()		
WORK PHONE NUMBER	BEST TIME TO CALL	
<hr/>		
OCCUPATION	YES / NO	
	SELF EMPLOYED (circle one)	
<hr/>		
GROSS MONTHLY SALARY	ADDITIONAL MONTHLY INCOME \$	
Return with current paycheck stub or proof of income. Additional information may be required.		
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SOURCE OF OTHER INCOME		
(Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.)		
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PREVIOUS EMPLOYER/PHONE NUMBER (If less than three years with current employer)		
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LENGTH OF EMPLOYMENT WITH PREVIOUS EMPLOYER (MONTHS/YEARS)		
<hr/>		
PERSONAL REFERENCE NOT LIVING WITH YOU	PHONE NUMBER	

3. FOR PARENT/CO-APPLICANT:

I am submitting this application to Burbank Community FCU for the purpose of obtaining the credit described. I certify that this application is true and complete and accurately represents my present financial condition. The Credit Union may verify this information from whichever resources it deems necessary, and may, now and in the future, provide others with information regarding my credit history with Burbank Community FCU, to the extent permitted by law. This application remains the property of the Credit Union even if credit is denied.

I will receive a copy of the Total Access Loan Plan Agreement and Disclosure Statement upon approval, and I promise to repay all monies borrowed pursuant to this plan in accordance with that agreement. My use of any feature of the plan will further certify my agreement to be bound. I will receive a copy of the disclosure of current rates and charges upon approval. If I have requested any other accounts or services with you, such as an ATM card or Visa card, I further acknowledge receipt of the agreements applicable to those accounts and/or services, and agree to be bound by those agreements. Please notify me of any additional credit accounts for which I qualify. My acceptance and use of such account shall certify my agreement to be bound by the agreement(s) covering such credit.

If I have requested joint credit with my son/daughter or other co-applicant, I understand that each party may receive any credit issued and may access the account up to the credit limit, and that each party shall be liable for all credit extended under the plan.

STUDENT CHECKING AND LOAN POLICY

STUDENT CHECKING ACCOUNTS & VISA DEBIT CARDS

Students, age 16 - 17, may open a checking account and receive a Visa Debit Card with the following guidelines:

1. a. must have a parent/guardian as a joint on the account
OR
b. parent/guardian must sign our parental consent form, granting permission for the minor to be an individual account owner
2. student must sign a Student Checking Account / Debit Card Agreement

VISA CREDIT CARDS

Students, age 16 - 17, may open a Visa Credit Card with the following guidelines:

- a. must have a parent/guardian as a co-signer on the Visa Credit Card
OR
- b. parent/guardian must sign our parental consent form, granting permission for the minor to be an individual account owner

SIGNATURE LOANS

Students, age 16 - 17, may get a Signature Loan with the following guidelines:

- a. must have a parent/guardian as a co-signer on the Signature Loan
OR
- b. parent/guardian must sign our parental consent form, granting permission for the minor to be an individual account owner

FIRST TIME AUTO LOANS

Students, age 16 - 17, may apply for an Auto Loan with a parent/guardian as a co-signer on the Auto Loan. (Parent must be on title of automobile).

FIRST TIME AUTO LOAN PAYMENTS MUST BE Auto Transferred or ACH DEBITED. (No coupon books for these loans).

- a. *If the Student is going to be solely responsible for auto loan payment, the payment must be set up as a monthly auto transfer from his/her Credit Union account.*
- b. *If parent/guardian is going to be solely responsible for auto loan payment, payment must be set up as a monthly auto transfer from parent/guardian's Credit Union account.*
- c. *If parent/guardian is going to be solely responsible for auto loan payment, but does not have a Credit Union account, payment must be set up as a monthly ACH debit from parent/guardian's primary financial institution account.*

VISA CARD DISCLOSURE

ANNUAL PERCENTAGE RATE FOR PURCHASES AND CASH ADVANCES (Based on credit history)	GRACE PERIOD FOR REPAYMENT OF BALANCE FOR PURCHASES	METHOD OF COMPUTING THE BALANCE FOR PURCHASES	FEES
Ranges from 9.90% to 16.90%	25 DAYS	AVERAGE DAILY BALANCE (including current transactions)	CASH ADVANCE FEE = NONE OVERLIMIT FEE = \$25.00 (per billing cycle) LATE FEE = \$25.00 ANNUAL FEE = NONE BALANCE TRANSFER FEE = NONE

* Your fixed rate (within the above range) will be determined upon a credit evaluation. The above information was printed January 2008 and is accurate as of January 2008 and is subject to change. You may write to Burbank Community Federal Credit Union at: 3000 West Magnolia, Burbank, CA 91505 or call (818) 238-2900 for any changes in this information.

CREDIT CARD SECURITY INTEREST: If you have requested a credit card, you grant the Credit Union a security interest in all shares and deposits in your name (whether held individually or jointly with any other person) at the Credit Union. If you are in default on your credit card account, the Credit Union may also use these shares and deposits to offset any unpaid debt on your credit card account.

INITIALS _____

X

Applicant

Date

X

Parent/Guardian Co-Applicant

Date