



PO Box 700  
Tioga, LA 71477-0700  
(318) 704-6545

# APPLICATION

There are costs associated with the use of a credit card. Information about costs, rates, and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (318) 704-6586 or writing to us at the address stated on this application.

**Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.**

**Individual Credit:** You must complete the Applicant section about yourself and the Other section about your spouse if

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

**Joint Credit:** Each Applicant must individually complete appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

Account/Loan:  Individual  Joint      Credit Card Account:  Individual  Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant Signature _____ Date _____ <input checked="" type="checkbox"/> (Seal)	Co-Applicant Signature _____ Date _____ <input checked="" type="checkbox"/> (Seal)
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Amount Requested \$ \_\_\_\_\_  Credit Limit Requested \$ \_\_\_\_\_  
 Purpose/Collateral: \_\_\_\_\_ If Authorized User, Name: \_\_\_\_\_

**APPLICANT**      **OTHER**  CO-APPLICANT  SPOUSE  GUARANTOR  OTHER

NAME (Last - First - Initial)			NAME (Last - First - Initial)		
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER	
BIRTH DATE	EMAIL ADDRESS		BIRTH DATE	EMAIL ADDRESS	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS		DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS	
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO			MORTGAGE/RENT OWED TO		
MORTGAGE BALANCE \$	MONTHLY PAYMENT \$	INTEREST RATE %	MORTGAGE BALANCE \$	MONTHLY PAYMENT \$	INTEREST RATE %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		

**EMPLOYMENT/INCOME**

EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK _____	EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK _____
START DATE: _____	START DATE: _____
NAME AND ADDRESS OF EMPLOYER _____	NAME AND ADDRESS OF EMPLOYER _____
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
EMPLOYMENT INCOME PER \$ _____	OTHER INCOME PER \$ _____
TITLE/GRADE _____	SOURCE _____
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS _____	
STARTING DATE _____	ENDING DATE _____
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____
ENDING/SEPARATION DATE _____	ENDING/SEPARATION DATE _____

<b>REFERENCE</b>		<b>REFERENCE</b>	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
RELATIONSHIP	HOME PHONE	RELATIONSHIP	HOME PHONE

**STATE LAW NOTICE(S)**

**Notice to Nebraska Residents:** A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

**Notice to New York Residents:** New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only	Date
X	(Seal)

**CREDIT CARD CONSENSUAL SECURITY INTEREST**

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest.

Consensual Security Interest Acknowledgement and Agreement	Date	Consensual Security Interest Acknowledgement and Agreement	Date
X	(Seal)	X	(Seal)

**SIGNATURES**

By signing or otherwise authenticating below:

- You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
- If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date	Other Signature	Date
X	(Seal)	X	(Seal)

**CREDIT UNION USE ONLY**

DATE	<input type="checkbox"/> APPROVED	APPROVED LIMITS: SIGNATURE	LINE OF CREDIT	CREDIT CARD	OTHER
	<input type="checkbox"/> DECLINED (Adverse Action Notice Sent)	\$	\$	\$	\$
LOAN OFFICER COMMENTS:		DEBT RATIO/SCORE: BEFORE	AFTER		

Credit Committee or Loan Officer Signatures	Date	Credit Committee or Loan Officer Signatures	Date
X	(Seal)	X	(Seal)

**LEGACY FINANCIAL FEDERAL CREDIT UNION**  
**P.O. BOX 700, TIOPA, LA 71477-0700**  
**PHONE: 318-704-6545**

**LOANLINER® ADDENDUM:** This Addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement.

Effective Date: May 1, 2023

Replaces Addendum Dated: January 26, 2023

Sub Account Description	Approx. Term (In Months)	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
All Other Collateralized Loans – New	84	0.01506% – 0.03972%	5.50% - 14.50%
All Other Collateralized Loans - Used	84	0.02054% – 0.04520%	7.50% - 16.50%
Automobiles, Trucks, Vans & Motorcycles – New	84	0.00891% - 0.04233%	3.25% - 15.45%
Automobiles, Trucks, Vans & Motorcycles – Used	84	0.00891% - 0.04781%	3.25% - 17.45%
Lawn/Farm Tractors – New	84	0.01575% - 0.04452%	5.75% - 16.25%
Lawn/Farm Tractors – Used	84	0.02123% - 0.04794%	7.75% - 17.50%
Four-wheel Off-Road Vehicles – New	72	0.01575% - 0.03821%	5.75% - 13.95%
Four-wheel Off-Road Vehicles – Used	72	0.01986% - 0.04589%	7.25% - 16.75%
Motor Homes, Campers, & Utility Trailers – New	120	0.01713% - 0.03548%	6.25% - 12.95%
Motor Homes, Campers, & Utility Trailers – Used	120	0.01987% - 0.03822%	7.25% - 13.95%
Motorized Boats, Motors, Trailers – New	120	0.01630% - 0.03821%	5.95% - 13.95%
Motorized Boats, Motors, Trailers -- Used	120	0.02178% - 0.04369%	7.95% - 15.95%
Signature	60	0.025890% - 0.047808%	9.45% - 17.45%
Share Secured, Share Certificate Secured		See Receipt	See Receipt
Loan Promotion Program	12	.032739%	11.95%

**Your Annual Percentage Rate may vary depending on your creditworthiness. Please ask a loan officer for details regarding how your rate is determined.**

**Share Secured:** The Annual Percentage Rate (APR) for advances secured by 100% of regular shares will be equal to the dividend rate being paid on the regular share account offered as security for the advance (Index) plus 2% (Margin). The loan must be secured by 100% of shares at all times; failure to do this will result in default under this plan. The APR and Daily Periodic Rate (DPR) will be disclosed on the voucher at the time of the advance.

**Share Certificate Secured:** The Annual Percentage Rate (APR) for advances secured by share certificates will be equal to the dividend rate being paid on the certificate being offered as security for the advance (Index) plus 2% (Margin). The certificate must be continuously renewed until the advance has been completely repaid. Accordingly, the loan's interest rate may change, in correlation to the Certificate's renewal rate. Failure to renew will result in default under this plan. The APR will not exceed the maximum rate permitted by the Federal Credit Union Act. The APR and Daily Periodic Rate (DPR) will be disclosed on the voucher at the time of the advance.

**Collection Costs:** You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

**Loan Documentation Fee:** Promotion Loans will be charged a \$30.00 processing fee. All other loans, including Refinanced loans, will be charged a fee of \$40.00 to cover the cost of documents and other printing costs. Loans that include DMV processing will incur a processing fee of \$78.00.

**“Self Help” Repossession:** Louisiana law permits repossession of motor vehicles without judicial process.

Please Review and Sign: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

