

**“YOU” AND “YOUR” MEAN EACH AND ALL OF THE APPLICANTS
SIGNING ON THE REVERSE.**

The following applies to all Loan Applications.

AGREEMENT

Cross-Collateralization: You agree that collateral securing other loans with the Credit Union also secures this loan as well. This Cross-Collateralization provision does not apply to loans secured by property used as your dwelling. Lien on Shares: If you are in default, we may apply all shares (except IRA accounts) in which you have ownership now and in the future, regardless of the source of the funds, needed by us to repay your loan in accordance with the Federal Credit Union Act 1757(11) and our bylaws.

You authorize Parishioners Federal Credit Union (PFCU) to obtain credit information necessary for the fair evaluation of this loan request. You understand that it is a federal crime to willfully and/or deliberately provide incomplete or incorrect information for loan applications made to PFCU. You understand final approval of your application may require additional information and/or documentation deemed necessary by PFCU (ex: copies of deeds, insurance policies, tax bill, etc.). Verification of any information contained in the application may be made at any time PFCU, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by PFCU.

All income must be verifiable. Please attach most recent paystub with year to date information. If self-employed attach two years most recent tax returns.

OPTIONAL INSURANCE

NOTE: INSURANCE OPTIONS ARE NOT REQUIRED TO OBTAIN CREDIT UNDER THIS PLAN AND WILL BE INCLUDED ONLY IF REQUESTED BY THE APPLICANT. CHECK FOR REQUESTED COVERAGE. DISCLOSURES WILL BE FURNISHED PRIOR TO FUNDING.

CREDIT LIFE INSURANCE OPTIONS:

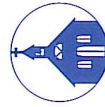
- SINGLE CREDIT LIFE INSURANCE
- JOINT CREDIT LIFE INSURANCE
- NOT INTERESTED

CREDIT DISABILITY:

- SINGLE
- NOT INTERESTED

OTHER INSURANCE OPTIONS:

- GAP (GUARANTEED AUTO PROTECTION)
- CHECK FOR ADDITIONAL INFORMATION / QUOTE
- NOT INTERESTED
- MBI (MECHANICAL BREAKDOWN INSURANCE)
- CHECK FOR ADDITIONAL INFORMATION / QUOTE
- NOT INTERESTED



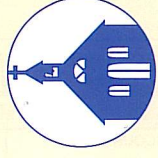
Parishioners
FEDERAL CREDIT UNION

*Service the right way...
right away.*

2355 Crenshaw Blvd., Suite 100
Torrance, CA 90501
Phone 310.320.4588
Fax 310.320.5314

www.parishionersfcu.org

Express Loan Application



Parishioners
FEDERAL CREDIT UNION

*Service the right way...
right away.*

310.320.4588

www.parishionersfcu.org

*Serving the Financial Needs
of Catholic Families since 1961*

Real estate loans

We'll help you buy a home, refinance to a lower rate, or put the equity in your current home to use. Call our office to apply for a First Mortgage, Home Equity Loan or Home Equity Line of Credit.

Check the box indicating the type of credit you are applying for:

(FOR JOINT CREDIT YOU MUST INITIAL BELOW)*

Individual Joint

to Apply: 1. Call 888.397.5111
2. Apply online at www.parishionersfcu.org
3. Fax this completed application to 310.320.5314
4. Mail this completed application to
Parishioners Federal Credit Union
2355 Crenshaw Blvd., Suite 100, Torrance, CA 90501

NOTICE:

- (1) If you have a spouse or registered domestic partner ("RDP")*, you must complete CO-APPLICANT section about your spouse or RDP if:
- (a) You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI); or
 - (b) The property used to secure the loan is located in a community property state; or
 - (c) Your spouse or RDP will use the Account.

Your spouse or RDP should not sign this application unless he/she wishes to be obligated on this Loan as a Co-Borrower. If you have a spouse/RDP, you may still apply for individual credit.

* Refers to RDP's in a state with RDP laws that provide for community property rights that mirror those of a spouse.

Vehicle: New Used Lease Buy-out Private Party **Motorcycle:** New Used Vehicle year, make and model

Share-secured Loan Signature/Personal Loan
 Cash Advance Line of Credit Tuition Loan

Amount requested \$ _____ Term requested (months) _____ Purpose of loan _____

SECTION A - APPLICANT			
PERSONAL INFORMATION			
CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO		
MARITAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state (CA) or if you are applying for secured credit or a joint account. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED			
FIRST NAME	INITIAL	LAST NAME (JR./SR.)	
CURRENT STREET ADDRESS (Do not use P.O. Box)		APT. NO.	AT THIS ADDRESS YEARS MONTHS
CITY	STATE	ZIP	DRIVER'S LICENSE NO.
DATE OF BIRTH	HOME PHONE ()	CELL PHONE ()	
E-MAIL ADDRESS			
REFERENCES			
NAME, ADDRESS, AND PHONE NUMBER OF A RELATIVE NOT LIVING WITH YOU			
NAME, ADDRESS, AND PHONE NUMBER OF A REFERENCE NOT LIVING WITH YOU			
EMPLOYMENT INCOME If self-employed, attach 2 years income tax returns.			
PRESENT EMPLOYER	GROSS MONTHLY SALARY \$		
ADDRESS OF PRESENT EMPLOYER			
WORK PHONE ()	EXT.	NO. OF YEARS IN THIS LINE OF WORK	
POSITION/TYPE OF WORK	START DATE		
PREVIOUS EMPLOYER AND POSITION			
You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.			
LIST ANY TYPE OF OTHER INCOME OR SECOND EMPLOYER	HIRE DATE	GROSS MONTHLY AMOUNT \$	

SECTION B - CO-APPLICANT			
PERSONAL INFORMATION <input type="checkbox"/> SPOUSE/RDP <input type="checkbox"/> OTHER			
CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO		
MARITAL STATUS: CHECK ONE If you reside in or are relying on property in a community property state (CA) or if you are applying for secured credit or a joint account. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED			
FIRST NAME	INITIAL	LAST NAME (JR./SR.)	
CURRENT STREET ADDRESS (Do not use P.O. Box)		APT. NO.	AT THIS ADDRESS YEARS MONTHS
CITY	STATE	ZIP	DRIVER'S LICENSE NO.
DATE OF BIRTH	HOME PHONE ()	CELL PHONE ()	
E-MAIL ADDRESS			
REFERENCES			
NAME, ADDRESS, AND PHONE NUMBER OF A RELATIVE NOT LIVING WITH YOU			
NAME, ADDRESS, AND PHONE NUMBER OF A REFERENCE NOT LIVING WITH YOU			
EMPLOYMENT INCOME If self-employed, attach 2 years income tax returns.			
PRESENT EMPLOYER	GROSS MONTHLY SALARY \$		
ADDRESS OF PRESENT EMPLOYER			
WORK PHONE ()	EXT.	NO. OF YEARS IN THIS LINE OF WORK	
POSITION/TYPE OF WORK	START DATE		
PREVIOUS EMPLOYER AND POSITION			
You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.			
LIST ANY TYPE OF OTHER INCOME OR SECOND EMPLOYER	HIRE DATE	GROSS MONTHLY AMOUNT \$	

TELL US ABOUT YOUR CREDIT HISTORY If you answer "Yes" to any question below, please explain on a separate sheet.				
Have you or your Co-Applicant ever filed for bankruptcy or Chapter 13? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you or your Co-Applicant have credit under any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a Co-Applicant on another person's loan? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are any debts past due? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any unsatisfied judgments/collections against you? <input type="checkbox"/> Yes <input type="checkbox"/> No

HOUSING EXPENSE				
<input type="checkbox"/> Mortgage or <input type="checkbox"/> Rent <input type="checkbox"/> Live with Parents/Relative	Monthly Payment \$	Mortgage Holder or Landlord	Mortgage Account No.	Fair Market Value \$

SIGNATURES I have read and agree to be bound by the Agreement on the reverse side.			
X Applicant Signature	Date	X Spouse/Co-Applicant Signature (if applicable)	Date
APPLICANT INITIALS		CO-APPLICANT INITIALS	

*We intend to apply for joint credit if indicated above.

PROOF OF INCOME IS REQUIRED. INCLUDE COPIES OF CURRENT PAYSTUB(S) SHOWING YEAR TO DATE INFORMATION.