

Loan Application



TIGERS
CREDIT UNION

Member # _____ Date _____

Purpose of Loan _____

Amount Requested \$ _____

Borrower Information

LAST NAME, FIRST NAME _____

STREET ADDRESS _____ APT. # _____

CITY, STATE, ZIP _____

CELL PHONE _____ EMAIL _____

SOCIAL SECURITY NUMBER _____ DATE OF BIRTH _____

EMPLOYER _____ POSITION _____

GROSS ANNUAL INCOME _____ ADDITIONAL INCOME* _____

PERMANENT ADDRESS _____

NAME OF OWNER OF RESIDENCE _____

PERMANENT RESIDENCE PHONE NUMBER _____

Housing

Dorm Mortgage Rent Other _____

Monthly Payment \$ _____ (If applicable)

For Students Only

Enrollment Status: Full-time Part-time

Current Class Year: Freshman Sophomore Junior

Senior Graduate Student

Co-Borrower Information

(Complete if applying jointly)

LAST NAME, FIRST NAME _____

SOCIAL SECURITY NUMBER _____ DATE OF BIRTH _____

EMPLOYER _____ POSITION _____

GROSS ANNUAL INCOME _____ ADDITIONAL INCOME* _____

SIGNATURE OF BORROWER _____

SIGNATURE OF CO-BORROWER _____

*Alimony, child support or separate maintenance income need not be revealed if you choose not to have it considered.



Method for computing the balance for purchases	Average daily balance (including new purchases)
Annual fees	None
Minimum finance charge	None
Transaction fee for: Cash advances Balance transfers Purchases made in a foreign currency	2% of each transaction (\$5 minimum and \$50 maximum) \$0 1% of the converted transaction amount
Late payment fee	\$25
Over the credit limit fee	\$20

**Your APR will increase to the Default Rate if the full minimum payment amount required is not paid with funds that are honored by your financial institution and received within 28 days of the due date two times within any 12-month period. Your APR will return to the original, non-promotional rate of the card type issued if you make 12 consecutive payments of at least the minimum payment amount required and each payment is posted to your account no more than three days past the due date listed on each statement.

The information about the costs of the cards described in this (solicitation) is accurate as of 4/07. This information may have changed after this date. To find out what may have changed, write us at: Tigers Credit Union, 3 Brady Commons, Columbia, MO 65211.

ANNUAL PERCENTAGE RATE for purchases	Platinum MasterCard 9.9%* 12.9%* 14.9%* 17.9%* or 20.9%*
Other annual percentage rates	0% on date of balance transfers of \$1,000 or more for six months and then increase to cash advance rate herein Cash advance APR: 9.9%, 12.9%, 14.9%, 17.9% or 20.9% Default rate: 21.9%**
Variable rate information	None
Grace period for computing the balances for purchases	You have 25 days from the closing date of your monthly billing statement to repay your balance before a finance charge is imposed.

*Rate will depend on credit-worthiness. We reserve the right to change the rates, fees, and terms, for any reason, in accordance with the cardmember agreement and applicable law. These changes may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors or number of credit inquiries. You will receive advance notice of any change and have the right to opt out in accordance with the law. Upon approval of credit, you will receive a cardmember agreement ("Card Agreement") with your card. Please read it carefully as the Card Agreement will be binding.