



**Matadors Community
Credit Union**

www.matadors.org

BUSINESS REPLY MAIL
MATADORS FEDERAL CREDIT UNION
P.O. BOX 1052
NORTHRIDGE, CA 91328



Main Office:
**9401 Reseda Blvd
Northridge, CA 91324**

Mailing Address:
**P.O. Box 1052
Northridge, CA 91328-1052**

Phone:
(818) 993-6328

Fax:
(818) 993-0324

Loan Fax:
(818) 341-5626

24 Hour Mortgages
(800) 303-8887

*Discount Group
Insurance*
(800) 777-9815



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MasterCard Gold & Standard

Low 10.9% APR*

Whether you have our standard or Gold Mastercard, you'll enjoy the same everyday low FIXED rate.

No Annual Fee

Save up to \$50 per year in annual fees.

No Cash Advance Fee

Unlike many other credit cards, MCCU has no cash advance fees!

25-Day Grace

No interest on purchases when you pay your entire statement balance off within 25 days.

Additional Gold

MasterCard Benefits:

- * Minimum \$5,000 credit line
- * Rental Insurance Coverage for rental car collision/loss damage.
- * Purchase Retail Protection Services for protecting card purchases against damage or theft.
- * Extended Warranty for qualified purchases.
- * Trip Travel Assistance, Medical Assist Protection and Legal Referral Service are additional benefits with Gold MasterCards.
- * Road Assist, Guest Vacation Planning Service, Plus Cardholder Protection and Emergency Cash Advance programs are also available.

Please read the disclosure for complete details about both our Standard MasterCard and our Gold MasterCard. Then complete and return the application.

* APR = Annual Percentage Rate. Rate quoted is based on an automatic payment plan, otherwise the rate is 1% higher. Subject to credit approval. Rate as of 10/1/01 and subject to change at any time.

Important terms

MCCU MasterCard	Standard MasterCard	Gold MasterCard
APR+	10.90%* -11.90%	10.90% -11.90%
Cash Advance and Balance Transfer APR	10.90%*	10.90%*
Grace Period for Purchases	25 days	25 days
Method of Computing the Balance for Purchases	Average Daily Balance inc. New Purchases	Average Daily Balance inc. New Purchases
Annual Fee	None	None
Cash Advance Fee	No fee charged by Credit Union	No fee charged by Credit Union
Overlimit Fee	\$10 if balance exceeds 20% of credit limit, or \$500, whichever is less.	\$10 if balance exceeds 20% of credit limit, or \$500, whichever is less.
Late Fee	\$10 if payment is late 10 days following the due date.	\$10 if payment is late 10 days following the due date.
NSF Check Fee	\$15	\$15

+ APR = Annual Percentage Rate.

* 10.9% APR is based on an automatic payment plan, otherwise the rate is 11.90% APR. Subject to credit approval. Rate as of 10/1/01 and subject to change at any time.

Disclosures provided are accurate as of 10/1/01 and are subject to change. You may contact the Credit Union at: MCCU, P.O. Box 1052, Northridge, CA 91328 or telephone 818-993-6328 for any changes in this information.

MasterCard Application If married, you may apply for a separate account in your own name.

- I'm applying for a new: Individual Joint Credit Limit: \$ _____
 I'm applying for a credit limit increase

PLEASE TELL US ABOUT YOURSELF

Last Name	First Name	Middle Initial	Social Security No.	Birth Date
Street address	City	State	Zip	How Long There?
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with parents	Monthly rent or mortgage payment \$	MFCU Acct.#	Driver Lic.# and State	
Home Ph:	Work Phone:	Are you a US citizen or permanent alien resident? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Nearest Relative Not living with you (Name, address, relationship and phone number)				

TELL US ABOUT YOUR JOB Attach two most recent payroll check stubs. If self-employed or retired, attach income tax return and/or other proof of income.

Current Employer	Type of Business	Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No
Street Address	City	State Zip
Job Title	Hire Date	Gross Monthly Income \$

SPOUSE OR CO-APPLICANT. Complete this section if (1) this is to be a joint account with your spouse, (2) your spouse will use this account, (3) you live in a community property state (Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, and Wisconsin) or (4) you are relying on your spouse's income in applying for this account. This section must also be completed about your co-applicant if this is for a joint account with someone other than your spouse.

Last Name	First Name	Middle Initial	Social Security No.	Birth Date
Street address	City	State	Zip	How Long there?
Co-Applicant's Employer	Job title	How long there?	Work Phone:	
Monthly Income (attach two paystubs) \$	Other income source* \$	Driver's Lic # and State	Home Phone:	

* You need not reveal income from alimony, child support or separate maintenance payments unless you want us to consider it in evaluating this application.

SIGNATURE (S) REQUIRED BEFORE CARDS CAN BE ISSUED: I grant the Credit Union a security interest in all shares and deposits I have with the Credit Union, now and in the future. If I am in default on my MasterCard account, you may use these shares and deposits to pay off any delinquent amount on my account.

X _____ Date _____ X _____ Date _____
Member Signature Spouse/Co-Applicant Signature

Please read before signing: The terms "I" and "my", where contained herein, apply to all parties signing below as applicants. I/We hereby apply for a Matadors Federal Credit Union MasterCard. I/We give the above information for the purpose of obtaining credit and authorize the obtaining of information concerning any statement made herein. I/We agree to be bound by the terms and conditions set forth in the cardholder agreement that will be mailed to me upon approval. If I fail to maintain the Account Relationship which qualified me for a preferred rate, my loan rate may be changed to (a) the current regular rate in effect, or (b) the regular rate in effect on the initial loan date, at the sole option of the Credit Union. I do hereby assign Power of Attorney to Matadors FCU to complete or change Credit Union Payroll deduction instructions to my present employer and do hereby request and direct them to accept and act upon any such instructions. It is a Federal Crime to give false information or forge a document to induce a Federal Credit Union to grant a loan.

X _____ Date _____ X _____ Date _____
Member Signature Spouse/Co-Applicant Signature