

...is getting out from under it.

Regardless of the forecast, with a Peninsula Credit Union Personal Line of Credit, you'll be ready. We work with you to set a credit limit that fits your needs and, unlike a credit card, there are no annual fees, or outrageous rates. Plus, you can conveniently access your PLC through your debit card, online, or by phone anytime.



A Personal Line of Credit (PLC) is a revolving credit account, which allows you to draw funds up to your designated credit limit providing a ready source of funds available whenever you need them. The PLC also provides no-fee overdraft protection for you whenever you need it!



To get started, call 800-426-1601 or use the form below!

TO APPLY, FILL OUT THE APPLICATION BELOW, FOLD SO THE BUSINESS REPLY PORTION IS SHOWING, TAPE IT CLOSED AND DROP IT INTO THE MAIL. OR, YOU MAY FAX IT TO 360-426-4479 OR SIMPLY BRING IT INTO YOUR PCU BRANCH.

PCFCU Account #:

Borrower Application

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

APPLICANT

Indicate marital status if you reside in Washington or in a community property state.

Married Unmarried Separated Dependents # _____
(Includes single, divorced, widowed)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Ph.: _____

Work Ph: _____

S.S.N.: _____ Date of Birth: _____

Employer: _____ Yrs. in Field: _____

Gross Monthly Income \$: _____

*Other Income \$: _____ Source: _____

Monthly Mortgage Rent \$: _____

Value of the Home: _____

Personal Reference: _____

Applicant _____

Date

Amount Requested \$:

Co-Borrower Application

CO-APPLICANT

Complete this section if spouse is a joint applicant or you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or the security you are relying on for repayment is located in such a state.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Ph.: _____

Work Ph: _____

S.S.N.: _____ Date of Birth: _____

Employer: _____ Yrs. in Field: _____

Gross Monthly Income \$: _____

*Other Income \$: _____ Source: _____

Monthly Mortgage Rent \$: _____

Co-Applicant _____

Date

Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.

*Any fax of my signature may be held equally enforceable as my genuine signature. I/We certify everything stated in this application and on any attachments is correct. This application may be retained by PCFCU, whether or not it is approved, and I/We authorize PCFCU to use this application to determine qualification for other loan products. I/We hereby authorize PCFCU to obtain a credit report and employment history.

Upon approval, you may be required to sign a master loan application, prior to establishing your line of credit. Upon approval you will also receive the Loan Agreement and Disclosure applicable to your request and the Fair Credit Billing Notice on a separate form.

Terms and conditions are subject to change. Rate determined by applicant's credit. Ask a Peninsula Credit Union Representative for details.



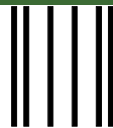


Administrative Offices
521 W. Railroad Ave.
Shelton, WA 98584
800-426-1601 FAX: 360-426-4479

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