

# Disclosure

Please retain for your records.

Annual Percentage Rate (APR) for purchases	The rate for the CCU 4 Schools Charter Business Rewards Credit Card is 10.9% Fixed.
Other APRs	Balance Transfer APR: Same as purchase APR Cash Advance APR: Same as purchase APR* Default APR: Current APR plus 5.0%. See explanation below**
Grace period for repayment of balances for purchases	25 days, but none for convenience checks, or cash advances.
Method of computing the balance for purchases	Average daily balance (including new purchases)
Annual Fees	None
Minimum Finance Charge	\$0.50
Late Payment: \$22, Over-limit Fee: \$10, Balance Transfer Fee: \$0, Cash Advance Fee: 3% of each cash advance (\$5 minimum), International Transaction: 1% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency. One time non-refundable membership fee to join CCU of \$5.00 (if you are not already a member).	

\* There is no grace period for Cash Advances.

\*\*CCU may impose a higher monthly Periodic Rate and corresponding APR (a "Default Rate") to your account if you fail to pay the total minimum amount due shown on your monthly statement by the due date for three consecutive billing cycles, or your account becomes past due more than 30 days.

In this application "You" and "Your" means the Charter School or Business who request this card. "CCU" and "We" mean California Credit Union. If you are not a member, you hereby apply for membership in CCU. You certify that you are within the credit union's field of membership. We are authorized to gather whatever credit, account, and employment information we consider appropriate. You authorize CCU to give information concerning CCU's experience with you to others. You agree to conform to CCU by-laws as well as all applicable terms and conditions set out in the credit agreement. You agree that this application shall govern each and every account you maintain at CCU now and in the future. You agree to pay a \$5 non-refundable membership fee to CCU.

You pledge to CCU and grant CCU a security interest in all your share accounts to secure what you owe. When you are in default you authorize CCU to apply the balance in your individual and joint share accounts at the time of default to pay on amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the pledge of accounts and security interest you have given in your shares and deposits. You further understand that the granting of security interests is a condition for the approval of the credit card. You will designate to CCU who will be an authorized user of card(s) for the account.

REWARDS: 1% of purchases posted to your account from January through December each year will be rebated. Balance transfers and cash advances are not included in the rebate program. Rebates are paid only on current accounts and are awarded annually. The California Charter School Association will receive 50% of the annual rebate and the remaining 50% rebate will be given to the charter school designated by you.

**SCHOOL BUSINESS LOAN APPLICATION**

CCU MEMBER NUMBER  
(if already a member)

**LOAN REQUEST**

<input type="checkbox"/> <b>Line of Credit</b> Loan Amount: \$ _____ Purpose of Funds: _____	<input type="checkbox"/> <b>Term Loan</b> Loan Amount: \$ _____ Loan Term in Months: _____ Purpose of Funds: _____
<input type="checkbox"/> <b>Commercial Vehicle Loan</b> Loan Amount: \$ _____ Loan Term in Months: _____	<input type="checkbox"/> <b>CCU 4 Schools Charter Business Rewards Visa Credit Card</b> Loan Amount: \$ _____
	<input type="checkbox"/> <b>Overdraft Protection</b> Loan Amount: \$ _____

**Required Information**

\_\_\_\_\_

Please attach your most recent audited financial statement.

**GENERAL SCHOOL INFORMATION**



School/Business/DBA \_\_\_\_\_

Federal Tax I.D.# \_\_\_\_\_ School I.D. # \_\_\_\_\_

Street Address \_\_\_\_\_ ( ) \_\_\_\_\_  
School Telephone

City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ ZIP Code \_\_\_\_\_

Mailing Address \_\_\_\_\_ ( ) \_\_\_\_\_  
School Fax

City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ ZIP Code \_\_\_\_\_

Year Established or Chartered \_\_\_\_\_ E-mail \_\_\_\_\_

**SCHOOL BUSINESS DEPOSITS**

Bank Name \_\_\_\_\_

Date Opened \_\_\_\_\_

\$ \_\_\_\_\_  
Average Balance

Bank Name \_\_\_\_\_

Date Opened \_\_\_\_\_

\$ \_\_\_\_\_  
Average Balance

**FOR CHARTER SCHOOLS ONLY:**

Charter Expiration Date: \_\_\_\_\_

Most Recent Enrollment: \_\_\_\_\_

Number of Students on Waiting List: \_\_\_\_\_

California Charter Schools Association Member?  Yes  No

**REQUIRED INFORMATION:**

- Brief history of the school (include annual reports, brochures, newsletters, etc.)
- Resumés/bios for key staff members
- List of Board of Directors including their occupations and addresses.
- Copy of 501(c) tax status and IRS Determination Letter
- Copy of Articles of Incorporation and Corporate Bylaws
- Copy of Charter and related District MOUs

**CURRENT SCHOOL OBLIGATIONS**

Creditor Name	Type	Org. Balance	Current Balance	Monthly Payment	Pmt. Terms: P+Int., P&I or Int. Only	Refi: Yes/No	Maturity Date	Purpose of Funds

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Continued from other side.

**AUTHORIZED SIGNER INFORMATION**

Complete for all authorized signers.

First name	Last name	SSN	Existing Member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Home Address	City	State	ZIP Code	
( )	( )			
Telephone Number	Cell Phone Number	Title		
/ /				
Date of Birth	Driver's License #	DL State	DL Issuance Date	DL Exp. Date

First name	Last name	SSN	Existing Member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Home Address	City	State	ZIP Code	
( )	( )			
Telephone Number	Cell Phone Number	Title		
/ /				
Date of Birth	Driver's License #	DL State	DL Issuance Date	DL Exp. Date

**BUSINESS VISA CARDHOLDER INFORMATION**

**Cardholder #1** (Complete if applicable)

Name				
Mother's Maiden Name		/ /	-	-
		Date of Birth	Social Security Number	
Home Address (No PO Box)	City	State	ZIP Code	
( )	( )			
Home Phone Number	Cell Phone Number			
Driver's License #	DL State	DL Issuance Date	DL Exp. Date	

The authorized users' credit standing will NOT be considered in the credit granting process.

**Cardholder #2**

Name				
Mother's Maiden Name		/ /	-	-
		Date of Birth	Social Security Number	
Home Address (No PO Box)	City	State	ZIP Code	
( )	( )			
Home Phone Number	Cell Phone Number			
Driver's License #	DL State	DL Issuance Date	DL Exp. Date	

The authorized users' credit standing will NOT be considered in the credit granting process.

By signing below you represent and warrant that California Credit Union ("CCU") may rely on information provided by you on this and other documents signed by you as being complete, correct, and true. The foregoing information shall be your continuing representation until and unless you advise CCU of material changes, and you will immediately so advise CCU of any material adverse changes in your business or financial condition. CCU shall have the continuing right to verify any of the foregoing information, including the right to inquire about the business and the individual credit ratings and condition. Signer(s) authorize CCU, on an initial and ongoing basis, to obtain consumer and/or business reports, including inquiries to the IRS or the Franchise Tax Board, in their names as individuals at any time. CCU is authorized to respond to inquiries from other creditors and disclose the nature and status of your credit with this credit union. You acknowledge that any signature on a note or guaranty obligates future earnings. You understand and agree that if you, or any endorser or guarantor, at any time becomes insolvent, files a petition in bankruptcy, or if any of your deposit accounts with CCU or any other property held by CCU becomes subject to a writ of execution, garnishment, attachment, or other legal process, or if any of the representations made above prove to be untrue, or if you fail to notify CCU of any material change as above agreed, then, at CCU's option, all of your obligations to CCU, or held by CCU, shall immediately become due and payable, without demand or notice.

**AUTHORIZATION TO OBTAIN AND RELEASE APPLICANT'S FINANCIAL INFORMATION**

For value received and in consideration for the granting or extension of any loan by CCU, and in the interest of insuring the continued validity of any guaranty executed on behalf of your loan, you hereby give to CCU the right to disclose to others any information regarding your financial condition, including, but not limited to, all information contained in this or any other financial statement provided to CCU. CCU is authorized to disclose your financial information and when so disclosing such information, you release CCU from any liability, which may result from the disclosure of such information. Further, you give CCU the authority to request information about your financial condition from any third party at any time. YOU AUTHORIZE CCU TO SHARE YOUR FINANCIAL INFORMATION (INCLUDING THIS APPLICATION AND ALL RELATED INFORMATION) WITH THIRD PARTIES FOR THE PURPOSE OF PROCESSING YOUR LOAN REQUEST. YOU AUTHORIZE CCU, IN THE EVENT THAT CCU DECIDES NOT TO APPROVE YOUR LOAN, TO SHARE THIS APPLICATION AND ALL RELATED INFORMATION WITH THIRD PARTIES FOR PURPOSES OF SEEKING LOAN APPROVAL AND FUNDING FROM ANOTHER SOURCE. I agree that a facsimile of my signature, in any capacity, may be used to evidence my acceptance of any agreement that CCU may require that I sign.

Authorized Signer Signature	Print Name	Date
Authorized Signer Signature	Print Name	Date