



Your Delaware County Credit Union

501 Industrial Highway, Ridley Park, PA 19078  
Phone: (610) 595-2929 • Toll Free: (888) 595-2920  
Fax: (610) 595-2933 • Website: bhcu.org

# SECURED CREDIT APPLICATION

ACCOUNT NUMBER – APPLICANT

ACCOUNT NUMBER – CO-APPLICANT

DATE

## Applicant Information PRINT OR TYPE ALL INFORMATION

1. If You live in Puerto Rico or a community property state, are You:

☐ Married ☐ Separated ☐ Unmarried (Includes Single, Divorced and Widowed)

2. Married applicants can apply for individual credit. Indicate if You would like:

☐ Individual Credit ☐ Joint Credit with Your Spouse/Co-Applicant

3. Method of Payment: ☐ Payroll Deduction ☐ Automatic Share Transfer ☐ Cash Payment

## Spouse/Co-Applicant Information

4. Complete Spouse/Co-Applicant Information only if:

- a. This is for joint credit with Your Spouse or other Co-Applicant;
- b. Your Spouse will use Your Account;
- c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or
- d. You live in a community property state or jurisdiction: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin, or Puerto Rico.

5. Definitions:

Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.

## Credit Applied For:

Type of credit \_\_\_\_\_ Term \_\_\_\_\_ Amount Requested \$ \_\_\_\_\_  
Purpose \_\_\_\_\_ Collateral Offered \_\_\_\_\_ Value: \$ \_\_\_\_\_

If applying for a Credit Card, please refer to the Important Credit Card Disclosures located on Page 3.

## APPLICANT

FIRST NAME	INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE	
CITY	STATE	ZIP	
MOTHER'S MAIDEN NAME		DRIVER'S LICENSE NUMBER	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)		YEARS THERE	
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME TELEPHONE	NO. OF DEP.	AGES OF DEP.
AMOUNT \$ _____			
NAME OF PERSONAL REFERENCE NOT LIVING WITH YOU		CONTACT NUMBER	

## SPOUSE/CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS	APT. NO.	YEARS THERE	
CITY	STATE	ZIP	
MOTHER'S MAIDEN NAME		DRIVER'S LICENSE NUMBER	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 2 YEARS)		YEARS THERE	
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME TELEPHONE	NO. OF DEP.	AGES OF DEP.
AMOUNT \$ _____			
NAME OF PERSONAL REFERENCE NOT LIVING WITH YOU		CONTACT NUMBER	

## EMPLOYMENT AND INCOME If self-employed, attach financial statement or income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP		
WORK TELEPHONE	POSITION	MO. GROSS INCOME
FORMER EMPLOYER	POSITION	YEARS THERE

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP		
WORK TELEPHONE	POSITION	MO. GROSS INCOME
FORMER EMPLOYER	POSITION	YEARS THERE

## OTHER INCOME Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered (proof of other income required).

TYPE OF OTHER INCOME	MONTHLY AMOUNT
NAME AND ADDRESS OF PAYER	

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NAME AND ADDRESS OF PAYER	

## ASSETS AND DEPOSITS Attach a separate sheet if necessary.

DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

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**CREDIT INFORMATION** Please list all open accounts with or without a balance. Attach separate sheet if necessary.**A=Applicant C=Spouse/Co-Applicant**  
**D=Debts to be paid off if loan is granted.**

PLEASE CHECK			LENDER (OR OTHER) NAME & ADDRESS LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	INTEREST RATE	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT	
A	C	D							
Please answer the following questions. If a yes answer is given, explain on attached sheet.			<b>A</b> YES NO		<b>C</b> YES NO		<b>TOTALS</b>		
1. Have You filed a petition for bankruptcy in the last 10 years?					Please Check: A=Applicant/Co-Signer C=Co-Applicant			<b>A</b> YES NO	<b>C</b> YES NO
2. Have You ever had any auto, furniture or property repossessed?					6. Have You any Obligations not listed?				
3. Are You a co-maker or co-signer on any loan? For Whom _____ Amount \$ _____					7. Do You have any past due bills?				
4. Have You ever had credit in any other name? What name _____					8. Is any income You have listed likely to reduce in the next 2 years?				
5. Have You any suits pending, judgments filed, alimony or support awards against You?					9. Indicate immigration status: Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____				

**SIGNATURES**

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for a credit card or Feature Category contained in Our credit line account agreement and disclosure, You agree and understand that if approved, You are contractually liable according to the applicable terms of the credit line account agreement and disclosure. You will receive a copy of that agreement and disclosure no later than the time of Your first credit advance and You promise to pay all amounts charged to Your account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **If You are issued a credit card, debit card or ATM card, by signing below, You grant and consent to a lien on Your shares with Us (except IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid credit card balance and/or Line of Credit balance created through the use of Your debit card or ATM card.**

You hereby acknowledge Your intent to apply for joint credit \_\_\_\_\_  
Applicant's Initials Co-Applicant's Initials

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Signature of Applicant Date Signature of Spouse/Co-Applicant Date

LOAN OFFICER		OTHER APPROVING SIGNATURES	
ADVANCE APPROVED <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> REFERRED TO CC <input type="checkbox"/> COUNTER OFFER WILL BE MADE. IF ACCEPTED, LOAN APPROVED		ADVANCE APPROVED <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> COUNTER OFFER WILL BE MADE. IF ACCEPTED, LOAN APPROVED	
DESCRIBE COUNTER OFFER			
SPECIFIC REASON(S) FOR REJECTION/APPROVAL			
LOAN OFFICER SIGNATURE DATE		CREDIT LIMIT \$ ADDITIONAL INFORMATION	
CREDIT MANAGER OR OTHER DATE			
<input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION OR UNACCEPTED COUNTER-OFFER SENT OR DELIVERED ON (DATE) BY			

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of January 1, 2024. You can call Us at (888) 595-2920 or write Us at 501 Industrial Highway, Ridley Park, PA 19078 to inquire if any changes have occurred since the effective date.

#### Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) For Purchases</b>	VISA Secured: <b>15.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR For Balance Transfers</b>	VISA Secured: <b>15.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR For Cash Advances</b>	VISA Secured: <b>15.00%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a Credit Card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

#### Fees

<b>Transaction Fees</b> <ul style="list-style-type: none"><li>Cash Advance</li><li>Balance Transfer</li></ul>	<b>3.00%</b> of the amount of each cash advance <b>3.00%</b> of the amount of each balance transfer
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."