

OTHER REFERENCES

SHARE DRAFT OR CHECKING ACCOUNT NUMBER	AMOUNT
	\$
NAME & ADDRESS OF DEPOSITORY	
SAVINGS ACCOUNT NUMBER	AMOUNT
	\$
NAME & ADDRESS OF DEPOSITORY	
NEAREST RELATIVE (NOT LIVING WITH YOU)	RELATIONSHIP

ADDRESS	PHONE
	()

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	()

AGREEMENT

“You” and “Your” mean each and all of the applicants signing on sheet 1.

- You certify the accuracy of the information given in this application and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a violation of Section 1014, Title 18, U.S. Code, to make a false statement or overvalue security for the purpose of influencing the action of any federally insured Credit Union.
- You authorize the Credit Union to gather whatever credit and employment information it considers appropriate from time to time (you understand that this will assist, for example, in determining your eligibility for renewal of credit and additional extensions of credit). You authorize the Credit Union to give information concerning your credit experience with us to others. You understand and agree that the Credit Union may retain this application and any other credit information the Credit Union may receive and that you waive your right to confidentiality of your records with the California Department of Motor Vehicles (DMV) and authorize the Credit Union to obtain such information from the DMV.
- You agree that by using or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable MWD Federal Credit Union Agreement entitled: A) Note, Security Agreement and Federal Disclosure Statement and, or B) Visa Credit Card Agreement, (which will be given to you if your application is approved and before the first transaction is made).



PLEDGE OF SHARES - VISA (CONSENSUAL)

By signing below, you pledge to us and grant us a security interest in all shareholdings now or hereafter on deposit with us, to secure your VISA Account. You authorize us to apply these shareholdings to pay any amounts due on the Account or under this Agreement if you should default.

X

SHARE OWNER'S SIGNATURE (APPLICANT)

DATE

IMPORTANT DISCLOSURE INFORMATION - VISA

Annual Percentage Rate for Purchases

VISA
PLATINUM 8.25%
 VISA CLASSIC*
 LEVEL 1
13.25%
 LEVEL 2
14.25%
 LEVEL 3
16.25%
 LEVEL 4
18.00%

VISA GOLD **12.25%**

Other APRs: Cash Advances and Balance Transfers

VISA PLATINUM 8.25% VISA GOLD 12.25%

VISA CLASSIC*
 LEVEL 1 13.25% LEVEL 2 14.25% LEVEL 3 16.25% LEVEL 4 18.00%

Variable Rate Information

Your Annual Percentage Rate may vary. The rate is determined by changes in the Wall Street Journal Prime Rate plus a stated margin changing on April 1 and October 1 of each year.

Grace period repayment of the balance for purchases
 25 Days on Average

Method of computing the balance for purchases
 Average Daily Balance (including current transactions)

Annual Fees
 None

Transaction fee for cash advances:
 None

Late Charge:

VISA Classic \$10 (10 Days) VISA Platinum and Gold \$15 (10 Days)

Over the credit limit fee:

\$10 VISA Classic, \$15 VISA Platinum and Gold for each billing cycle in which your “New Balance” exceeds your credit limit

* Rate differential on VISA Classic based on credit score.

The above information is current as of 4-1-08 and is subject to change after that date. Please contact us at 700 North Alameda Street, Los Angeles, CA 90012-6612 or (213) 217-6612, if you wish to ascertain changes, if any, to the Credit Union's VISA Program.