		Rei	<u>payment:</u>			
		○ Bi-	weekly (26 pay	ys per year)		
IERHO FEDEI	RAL CREDIT U		Semi-monthly (24 pays per year) Monthly (Home Banking)			
5 Irene Street	A Caral Paravillar					
ohnstown, PA 15						
814) 535-3116 • (877) 540-8121 fax: (814) 539-5090 www.merhofcu.org			Monthly (Coupon Book)			
			Monthly (Direct Deposit Transfer APPLICATION			
There are costs asso	ciated with the use of	a credit card. Information abo			200 mm 10 10 10 20 平 10 10 10 平 10 10 10 10 10 10 10 10 10 10 10 10 10	
	or by calling us toll-free			us at the address stated		
		t for which you are applying pplicant section about yourse			te account.	
	or the property pledged e will use the account,	as collateral is located in a co	ommunity property state	e (AK, AZ, CA, ID, LA, N	IM, NV, TX, WA, WI)	
you are rel	ying on your spouse's	income as a basis for repays	ment. If you are relying	on income from alimon	y, child support, or separate	
		section to the extent possible			relying. of the Applicant, mark the	
Co-Applicant box.		dually complete appropriat		ACTION AND ADDRESS OF THE PARTY.	Seed and of the standard to	
Account/Loan: In In It is an application		ant and Co-Applicant each ag		t: Individual Join he intent to apply for joir		
Applicant Signature	un pagra sum transfera Parasi	Date	Co-Applicant Signature		Date	
~			V			
X		(Seal)	X	State &	(Seal)	
Amount Requested \$ Purpose/Collateral:			Credit Limit Requested \$ If Authorized User, Name:			
r dipose/Conateral.			ii Addiolized Oser, N	anic.		
PAYMENT PROT		ou interested in having your le				
order for your loan to	ne credit union will disc be covered, you will ne	close the cost to protect your ed to sign a separate applica	tion that explains the te	voluntary and does not rms and conditions.	affect your loan approval. In	
APPLICANT		10. 11.		OTHER CO-APPLICANT SPOUSE GUARANTOR OTHER		
NAME (Last - First - Initial)	to had at fallumous	Tong or white from the s	NAME (Last - First - Initial)	Sections thomas or	Fail Card Philippin Card Food	
ACCOUNT NUMBER	SOCIAL SECURITY NUM	MBER/INDIVIDUAL TAX ID NUMBER	ACCOUNT NUMBER	SOCIAL SECURITY NUM	MBER/INDIVIDUAL TAX ID NUMBER	
BIRTH DATE	IRTH DATE EMAIL ADDRESS		BIRTH DATE EMAIL ADDRESS			
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	
DRIVER'S LICENSE NUMBE		F DEPENDENTS	DRIVER'S LICENSE NUMB		F DEPENDENTS	
		P DEPENDENTS			FOEPENDENTS	
PRESENT ADDRESS (Stree	t - City - State - Zip)	OWN RENT	PRESENT ADDRESS (Stre	eet - City - State - Zip)	OWN RENT	
				Open carteer.	and the second second	
		LENGTH AT RESIDENCE	HEREIN IN THE TREE HEREIN HEREIN HEREIN HEREIN IN BERCHEIN HEREIN HEREIN HEREIN HEREIN HEREIN HEREIN HEREIN HER		OWN RENT	
MORTGAGE/RENT OWED	nika ing 10 k paga tadi	o to be stelled the seasons	a negoriaa se dalini	the to see place of	and the state !	
Baylanet A unitivity of a	August Cherryns is	THE REPORT OF THE	MORTGAGE/RENT OWED	To the second of the second	1 1 98-1-15 for 91	
MORTGAGE BALANCE \$	MONTHLY PAYMENT	INTEREST RATE	MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE %	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:				REDIT, SECURED CREDIT OR	IF YOU LIVE IN A COMMUNITY	
	ARATED UNMARRIE	D (Single - Divorced - Widowed)		PARATED UNMARRIED	(Single - Divorced - Widowed)	
EMPLOYMENT/INCOME			EMPLOYMENT/INCOME			
EMPLOYMENT STATUS FULL TIME PART TIME HOURS PER WEEK START DATE:			EMPLOYMENT STATUS FULL TIME PART TIME HOURS PER WEEK START DATE:			
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF	EMPLOYER	Salting of the sales	
			and rates at		13/08/48 T	
NOTICE: ALIMONY, CHILD	SUPPORT, OR SEPARATE N	MAINTENANCE INCOME NEED NOT	NOTICE: ALIMONY, CHILI	D SUPPORT. OR SEPARATE N	MAINTENANCE INCOME NEED NOT	
BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME PER OTHER INCOME PER			BE REVEALED IF YOU DO	NOT CHOOSE TO HAVE IT CO	ONSIDERED. INCOME PER	
\$ \$ TITLE/GRADE SOURCE			\$ \$ TITLE/GRADE SOURCE			
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS TH			PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS			
MENTOUS EMPLOTER NAM	IL AND ADDRESS IF EMPLO	TED LESS THAN TWO YEARS	PREVIOUS EMPLOYER N	MME AND ADDRESS IF EMPLO	TEU LESS IMAN TWO YEARS	
		101	119			
STARTING DATE	ENDING	DATE	STARTING DATE ENDING DATE			
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO WHERE ENDING/SEPARATION DATE			MILITARY: IS DUTY STAT	ION TRANSFER EXPECTED DI	URING NEXT YEAR? YES NO ENDING/SEPARATION DATE	

STATE LAW NOTICE(S) Notice to Nebraska Residents: A credit agreement must be in writing to be enforce misunderstandings or disappointments, any contract, promise, undertaking, or offer to accommodation in connection with this loan of money or grant or extension of credit, or for any or all of the terms or provisions of any instrument or document executed in connemust be in writing to be effective. Notice to New York Residents: New York residents may contact the New York Statisting of credit card rates, fees, and grace periods. New York State Department of Finan Notice to Ohio Residents: The Ohio laws against discrimination require that all credito and that credit reporting agencies maintain separate credit histories on each individual under Section 766.70 will adversely affect the rights of the Credit Union unless the Creditecree, or has actual knowledge of its terms, before the credit is granted or the account or loan with your spouse. The credit being applied for, if granted, will be incurred account or loan with your spouse. The credit being applied for, if granted, will be incurred spatial reports and account or loan with your spouse. The credit being applied for, if granted, will be incurred account or loan with your spouse. The credit being applied for, if granted, will be incurred account or loan with your spouse. The credit being applied for, if granted, will be incurred account or loan with your spouse and deposits in an IRA or any other account the shares unless you are in default. When you are in default, you authorize us to a shares unless you are in default. When you are in default, you authorize us to a shares unless you are in default. When you are in default, you agree we may use balance. By signing or otherwise authenticating below, you are affirmatively agreeing the condition for the credit card and you intend to grant a security interest. Consensual Security Interest Acknowledgement and Agreement Date Consensual Security Interest Acknowledgement and Agreement Date Consensual Security i	prebear repayment of money or to make any other financially amendment of, cancellation of, waiver of, or substitution action with this loan of money or grant or extension of credits are Department of Financial Services to obtain a comparative ital Services: 1-800-342-3736 or www.dfs.ny.gov. Is make credit equally available to all creditworthy customers pon request. The Ohio Civil Rights Commission administer
STATE LAW NOTICE(S) otice to Nebraska Residents: A credit agreement must be in writing to be enforced in the commodation in connection with this loan of money or grant or extension of credit, or or any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, or or any or all of the terms or provisions of any instrument or document executed in connection to the terms or provisions of any instrument or document executed in connection to the terms of provisions of any instrument or document executed in connection to the terms of provisions of any contact the New York State Institute of Finan lotice to Ohio Residents: The Ohio laws against discrimination require that all credition and that credit reporting agencies maintain separate credit histories on each individual or morphiance with this law. In the credit reporting agencies maintain separate credit histories on each individual and that credit reporting agencies maintain separate credit histories on each individual and recreated to the section 766.70 will adversely affect the rights of the Credit Union unless the Creece, or has actual knowledge of its terms, before the credit union unless the Creece, or has actual knowledge of its terms, before the credit union unless the Creece, or has actual knowledge of its terms, before the credit Union unless the Creece, or has actual knowledge of its terms, before the credit Union unless the Creece, or has actual knowledge of its terms, before the credit union unless the Creece, or has actual knowledge of its terms, before the credit is granted or the accounce of the credit was a security interest. Signature for Wisconsin Residents Only (Seal) EREDIT CARD CONSENSUAL SECURITY INTEREST Ou grant us a security interest in all individual and joint share and/or deposit account the way of the credit and union the credit tended to the credit and the consensual security interest. Consensual Security interest Acknowledgement and Agreement	able under Nebraska law. To protect you and us from a prebear repayment of money or to make any other finance any amendment of, cancellation of, waiver of, or substitution with this loan of money or grant or extension of crecital Services: 1-800-342-3736 or www.dfs.ny.gov. It is make credit equally available to all creditworthy custome pon request. The Ohio Civil Rights Commission administers
TATE LAW NOTICE(S) office to Nebraska Residents: A credit agreement must be in writing to be enforce isunderstandings or disappointments, any contract, promise, undertaking, or offer to excommodation in connection with this loan of money or grant or extension of credit, or rany or all of the terms or provisions of any instrument or document executed in connust be in writing to be effective. otice to New York Residents: New York residents may contact the New York Statting of credit card rates, fees, and grace periods. New York State Department of Finan otice to Ohio Residents: The Ohio laws against discrimination require that all creditor and that credit reporting agencies maintain separate credit histories on each individual ormpliance with this law. otice to Wisconsin Residents: (1) No provision of any marital property agreement, ander Section 766.70 will adversely affect the rights of the Credit Union unless the Credit control of the credit Novel of the Account of Island Islan	able under Nebraska law. To protect you and us from a prebear repayment of money or to make any other financiany amendment of, cancellation of, waiver of, or substitutive tion with this loan of money or grant or extension of crecital Services: 1-800-342-3736 or www.dfs.ny.gov. It is make credit equally available to all creditworthy custome pon request. The Ohio Civil Rights Commission administers
STATE LAW NOTICE(S) otice to Nebraska Residents: A credit agreement must be in writing to be enforced in the commodation in connection with this loan of money or grant or extension of credit, or or any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, or or any or all of the terms or provisions of any instrument or document executed in connection to the terms or provisions of any instrument or document executed in connection to the terms of provisions of any instrument or document executed in connection to the terms of provisions of any contact the New York State Institute of Finan lotice to Ohio Residents: The Ohio laws against discrimination require that all credition and that credit reporting agencies maintain separate credit histories on each individual or morphiance with this law. In the credit reporting agencies maintain separate credit histories on each individual and that credit reporting agencies maintain separate credit histories on each individual and recreated to the section 766.70 will adversely affect the rights of the Credit Union unless the Creece, or has actual knowledge of its terms, before the credit union unless the Creece, or has actual knowledge of its terms, before the credit union unless the Creece, or has actual knowledge of its terms, before the credit Union unless the Creece, or has actual knowledge of its terms, before the credit Union unless the Creece, or has actual knowledge of its terms, before the credit union unless the Creece, or has actual knowledge of its terms, before the credit is granted or the accounce of the credit was a security interest. Signature for Wisconsin Residents Only (Seal) EREDIT CARD CONSENSUAL SECURITY INTEREST Ou grant us a security interest in all individual and joint share and/or deposit account the way of the credit and union the credit tended to the credit and the consensual security interest. Consensual Security interest Acknowledgement and Agreement	able under Nebraska law. To protect you and us from a prebear repayment of money or to make any other financiany amendment of, cancellation of, waiver of, or substitutive tion with this loan of money or grant or extension of creeks. Department of Financial Services to obtain a comparative Services: 1-800-342-3736 or www.dfs.ny.gov. It is make credit equally available to all creditworthy custome pon request. The Ohio Civil Rights Commission administrative.
otice to Nebraska Residents: A credit agreement must be in writing to be enforce issunderstandings or disappointments, any contract, promise, undertaking, or offer to accommodation in connection with this loan of money or grant or extension of credit, or or any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, or or any or all of the terms or provisions of any instrument or document executed in connection to New York Residents: New York residents may contact the New York Station of the Credit card rates, fees, and grace periods. New York State Department of Finan ottice to Ohio Residents: The Ohio laws against discrimination require that all credition of that credit reporting agencies maintain separate credit histories on each individual ampliance with this law. Otice to Wisconsin Residents: (1) No provision of any marital property agreement, ander Section 766.70 will adversely affect the rights of the Credit Union unless the Crecree, or has actual knowledge of its terms, before the credit is granted, will be incurred exceve, or has actual knowledge of its terms, before the credit is granted, will be incurred exceve, or has actual knowledge of its terms, before the credit is granted, will be incurred exceve, or has actual knowledge of its terms, before the credit is granted, will be incurred excever or excever the credit or will be incurred excever to the credit or will be incurred to up a grant us a security interest In all individual and joint share and/or deposit account credit card account. Shares and deposits in an IRA or any other account the wif given as security interest you have given in hares unless you are in default. When you are in default, you authorize us to a or example, if you have an unpaid credit card balance, you agree we may use alance. Otherwise authenticating below: 1. You promise that everything you have stated in this application is correct to the you will notify us in writing immediately. Y	prebear repayment of money or to make any other finance any amendment of, cancellation of, waiver of, or substitution with this loan of money or grant or extension of crees. Department of Financial Services to obtain a comparate stall Services: 1-800-342-3736 or www.dfs.ny.gov. It is make credit equally available to all creditworthy custome pon request. The Ohio Civil Rights Commission administration.
otice to Nebraska Residents: A credit agreement must be in writing to be enforce isunderstandings or disappointments, any contract, promise, undertaking, or offer to isomerstanding or disappointments is any contract, promise, undertaking, or offer to isomerstanding or or disappointments or provisions of any instrument or document executed in connust be in writing to be effective. In or any or all of the terms or provisions of any instrument or document executed in connust be in writing to be effective. It ing of credit card rates, fees, and grace periods. New York State Department of Finan otice to New York Residents: The Ohio laws against discrimination require that all creditor and that credit reporting agencies maintain separate credit histories on each individual and that credit reporting agencies maintain separate credit histories on each individual and politic to Wisconsin Residents: (1) No provision of any marital property agreement, der Section 766.70 will adversely affect the rights of the Credit Union unless the Credit credit or has actual knowledge of its terms, before the credit is granted or the account or loan with your spouse. The credit being applied for, if granted, will be incurred into the credit card account. Shares and deposits in an IRA or any other account the wif given as security interest in all individual and joint share and/or deposit account credit card account. Shares and deposits in an IRA or any other account the wif given as security interest and individual and joint share and/or deposit account redit card account. Shares and deposits in an IRA or any other account the wif given as security interest and unless the credit union of rexample, if you have an unpaid credit card balance, you agree we may use alance. Y signing or otherwise authenticating below, you are affirmatively agreeing the ondition for the credit and and you intend to grant a security interest. Consensual Security Interest Acknowledgement and Agreement Date Consensual Security interest Acknowledgement and Agr	prebear repayment of money or to make any other manually amendment of, cancellation of, waiver of, or substitut action with this loan of money or grant or extension of creepper Department of Financial Services to obtain a comparate ital Services: 1-800-342-3736 or www.dfs.ny.gov. It is make credit equally available to all creditworthy custome pon request. The Ohio Civil Rights Commission administ
isunderstandings or disappointments, any contract, promise, undertaking, or offer to be commodation in connection with this loan of money or grant or extension of credit, or any or all of the terms or provisions of any instrument or document executed in connust be in writing to be effective. obtice to New York Residents: New York residents may contact the New York Stating of credit card rates, fees, and grace periods. New York State Department of Finan otice to Ohio Residents: The Ohio laws against discrimination require that all credition and that credit reporting agencies maintain separate credit histories on each individual interpretation with this law. Dice to Wisconsin Residents: (1) No provision of any marital property agreement, ander Section 766.70 will adversely affect the rights of the Credit Union unless the Credit cree, or has actual knowledge of its terms, before the credit is granted or the account or loan with your spouse. The credit being applied for, if granted, will be incurred ignature for Wisconsin Residents Only Date REDIT CARD CONSENSUAL SECURITY INTEREST Our grant us a security interest in all individual and joint share and/or deposit account of the default. When you are in default, you authorize us to allow the grant us a security are not subject to the security interest you have given in yours and security are not subject to the security interest you have given in your example, if you have an unpaid credit card balance, you agree we may use allance. You signing or otherwise authenticating below, you are affirmatively agreeing the ordition for the credit card and you intend to grant a security interest. Consensual Security Interest Acknowledgement and Agreement Date Consensual Security Interest Acknowledgement and Agreement Date Consensual Security Interest Acknowledgement and Agreement Date Consensual Security Interest Acknowledgement and Disclosure. Police of the Credit Union will tell you the nar credit report on you. It is a crime to willfully and deliberately provide i	prebear repayment of money or to make any other finance any amendment of, cancellation of, waiver of, or substitution with this loan of money or grant or extension of creep Department of Financial Services to obtain a comparate ital Services: 1-800-342-3736 or www.dfs.ny.gov. It is make credit equally available to all creditworthy customes pon request. The Ohio Civil Rights Commission administration.
reares unless you are in default. When you are in default, you authorize us to allow example, if you have an unpaid credit card balance, you agree we may use allance. You signing or otherwise authenticating below, you are affirmatively agreeing the prodition for the credit card and you intend to grant a security interest. Consensual Security Interest Acknowledgement and Agreement Date Consensual Security Interest Acknowledgement and Agreement Date (Seal) Consensual Security interest Acknowledgement and Agreement Journal Security Interest. J	it Union is furnished a copy of the agreement, statement at is opened. (2) Please sign if you are not applying for t in the interest of the marriage or family of the undersigned counts you have with us now and in the future to sect twould lose special tax treatment under state or federour shares and deposits. You may withdraw these of
/ signing or otherwise authenticating below: 1. You promise that everything you have stated in this application is correct to the you will notify us in writing immediately. You authorize the Credit Union to obta and for any update, increase, renewal, extension, or collection of the credit reoffer you or for which you may qualify. You understand that the Credit Union report to make its decision. If you request, the Credit Union will tell you the nar credit report on you. It is a crime to willfully and deliberately provide incomplete 2. If you are applying for a credit card, you understand that the use of your card w terms of the Consumer Credit Card Agreement and Disclosure. pplicant's Signature Date Other Signature	187 TO MICHAEL PLAN 198 DRIVE TO TO THE REAL PROPERTY OF THE P
y signing or otherwise authenticating below: 1. You promise that everything you have stated in this application is correct to the you will notify us in writing immediately. You authorize the Credit Union to obta and for any update, increase, renewal, extension, or collection of the credit recoffer you or for which you may qualify. You understand that the Credit Union report to make its decision. If you request, the Credit Union will tell you the nar credit report on you. It is a crime to willfully and deliberately provide incomplete 2. If you are applying for a credit card, you understand that the use of your card w terms of the Consumer Credit Card Agreement and Disclosure. Applicant's Signature Date Other Signatu	(Seal
y signing or otherwise authenticating below: 1. You promise that everything you have stated in this application is correct to the you will notify us in writing immediately. You authorize the Credit Union to obta and for any update, increase, renewal, extension, or collection of the credit reoffer you or for which you may qualify. You understand that the Credit Union report to make its decision. If you request, the Credit Union will tell you the nar credit report on you. It is a crime to willfully and deliberately provide incomplete 2. If you are applying for a credit card, you understand that the use of your card w terms of the Consumer Credit Card Agreement and Disclosure. Applicant's Signature Other Signature Other Signature	
1. You promise that everything you have stated in this application is correct to the you will notify us in writing immediately. You authorize the Credit Union to obta and for any update, increase, renewal, extension, or collection of the credit recoffer you or for which you may qualify. You understand that the Credit Union report to make its decision. If you request, the Credit Union will tell you the nar credit report on you. It is a crime to willfully and deliberately provide incomplete. 2. If you are applying for a credit card, you understand that the use of your card w terms of the Consumer Credit Card Agreement and Disclosure. Applicant's Signature Date Other Signature	
X (Seal)	in credit reports in connection with this application for cre eived and for other accounts, products, or services we mail will rely on the information in this application and your cre
	le and address of any credit bureau from which it receive or incorrect information in this application. I constitute acknowledgment of receipt and agreement to
DEDIT UNION LICE ONLY	le and address of any credit bureau from which it receive or incorrect information in this application. I constitute acknowledgment of receipt and agreement to
ATE APPROVED LIMITS: SIGNATURE LINE OF C	te and address of any credit bureau from which it receive or incorrect information in this application. I constitute acknowledgment of receipt and agreement to
ATE APPROVED APPROVED LIMITS: SIGNATURE LINE OF C	te and address of any credit bureau from which it receive or incorrect information in this application. It constitute acknowledgment of receipt and agreement to
DEBT RATIO/SCORE: BEFORE AFTER AFTER DAN OFFICER COMMENTS:	te and address of any credit bureau from which it receive or incorrect information in this application. It constitute acknowledgment of receipt and agreement to
Credit Committee or Loan Officer Signatures Date Credit Comm	ne and address of any credit bureau from which it receives or incorrect information in this application. I constitute acknowledgment of receipt and agreement to get the second of the
Credit Committee or Loan Officer Signatures Date Credit Comm	ne and address of any credit bureau from which it receives or incorrect information in this application. I constitute acknowledgment of receipt and agreement to get the second of the



TELEPHONE CUSTOMER PROTECTION ACT 47 U. S. C. § 227

You agree that we and any of our affiliates, agents, service providers or assignees may call you, leave you a voice, pre-recorded, or artificial voice message, or send you a text, e-mail, or other electronic message for any purpose related to your loan with us, our products and services, or surveys or research (each a "Communication"). You agree that we and any of our affiliates, agents, service providers or assignees may call or text you at any telephone number associated with your loan, including cellular telephone numbers, and may send an e-mail to any e-mail address associated with your loan. You also agree that we and any of our affiliates, agents, service providers or assignees may include your personal information in a Communication and may conduct a Communication using an automatic telephone dialing system. We will not charge you for a Communication, but your service providers may. In addition, you understand and agree we and any of our affiliates, agents, service providers or assignees may always communicate with you in any manner permissible by law that does not require your prior consent.

Email Address	Cell Phone Number
Signature	Date