

OPEN-END/LINE OF CREDIT LOAN ADVANCE REQUEST VOUCHER AND SECURITY AGREEMENT

CREDIT UNION

Address _____, Texas
Street City Zip County

MEMBER COMPLETE SHADED PORTIONS ONLY

MEMBERS NAME (LAST) (FIRST NAME) (MIDDLE INITIAL)	SOCIAL SECURITY NO.	REQUESTED BY: <input type="checkbox"/> OFFICE <input type="checkbox"/> MAIL <input type="checkbox"/> PHONE	HOME PHONE NUMBER
PRESENT STREET ADDRESS	CITY STATE ZIP	Member Account Number	

YOU HEREBY REQUEST AN ADVANCE IN THE AMOUNT OF \$ _____ TO BE ADDED TO YOUR PRESENT LOAN BALANCE IF ANY, SUBJECT TO THE TERMS AND CONDITIONS OF YOUR OPEN-END/LINE OF CREDIT PLAN AGREEMENT.

PURPOSE OF THIS ADVANCE IS:	COLLATERAL OFFERED:
TRANSACTION: <input type="checkbox"/> Credit Limit Increase <input type="checkbox"/> Add Insurance <input type="checkbox"/> Substitute Collateral <input type="checkbox"/> Other <input type="checkbox"/> New Loan <input type="checkbox"/> Cash Loan Advance <input type="checkbox"/> Extension	DATE WANTED: INTERVIEWED BY:
CREDIT UNION USE ONLY: Does the member have: Credit Disability: <input type="checkbox"/> Yes <input type="checkbox"/> No Single Credit Life: <input type="checkbox"/> Yes <input type="checkbox"/> No Join Credit Life: <input type="checkbox"/> Yes <input type="checkbox"/> No Remarks _____	REFERENCE NO.

CHANGES SINCE LAST ADVANCE

Have you moved? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> New address shown above	Have you changed phone no.? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> New phone number shown above	How long at new address? _____ Yrs. _____ Months	MARITAL STATUS: Do not complete if applying for single unsecured credit unless you reside or are relying upon property in a community property state. (AZ, CA, ID, LA, NM, TX, WA, WI) <input type="checkbox"/> UNMARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED
Are you working? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you changed employers? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> New employer shown below	New work phone number	Extension New work hire date
Name and Address of New Employer		New Position	Monthly Salary \$
Has your monthly salary changed? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, Explain _____	Income from Alimony, Child Support or maintenance payments need not be revealed if you choose not to disclose or list this income in this application.	Source of other income:	Other monthly income: \$

SECURITY

Item	COLLATERAL	MODEL	YEAR	I.D. NUMBER	KEY NUMBER	TYPE	VALUE
1.							
2.							
3. Other: (Describe) _____							
4. Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you get the insurance through the Credit Union you will pay \$ _____ for a term of _____.							
Amount of Shares and Deposits Subject to Withdrawal Restriction \$					Account Number:		

DO NOT WRITE BELOW — FOR CREDIT UNION USE ONLY

ANNUAL PERCENTAGE RATE	PERIODIC RATE DAILY	Other Charges (Describe)	Loan Limit
* _____ %	* _____		
\$ Amount Requested	+ \$ Other Charges	+ \$ Previous Balance	= \$ New Balance
Check Number	Minimum Payment	1st Payment Date	Total Payment All Loans
\$	Amount Frequency		\$

* Subject to change if you have a Variable Rate Plan.

You agree to pay the Credit Union according to the terms of your Open-End/Line of Credit Plan Agreement and this Voucher. If collateral is described above, the terms of the Security Agreement shown on the reverse side apply to this transaction and your signature below constitutes acknowledgment and agreement to the Security Agreement.

APPROVAL DATE _____
 APPROVED BY _____

 Borrowers Signature Date

 Borrowers Signature (Or Address And Date If Mailed) Date

 Owner of Collateral Only Date

OPEN-END CREDIT PLAN SECURITY AGREEMENT

In this agreement, all references to you mean each person who signs on the reverse side of this document. References to the Credit Union mean the Credit Union named on the reverse side or anyone to whom the Credit Union assigns its rights under this agreement or any related agreement.

SECURITY INTEREST: In return for receiving the benefits of your open-end loan advance or other consideration, and by signing on the reverse side or by endorsing a check you receive for your loan, you grant the Credit Union a security interest in the property described as collateral on the reverse side. This security interest covers not only that property but all proceeds, substitutions, or replacements, accessions, improvements, all proceeds from insurance, and all refunds of unearned premiums. Any time this agreement refers to collateral, it means any or all of the property described above and on the reverse side. This interest secures repayment of this advance as well as any other amounts you owe or will owe the Credit Union under the terms and conditions of your Open-End Credit Plan Agreement. It also secures any other loans you have with the Credit Union now or in the future, and any other amounts you owe the Credit Union for any reason now or in the future. The collateral also secures your performance of all other obligations under the Open-End Credit Plan Agreement, this security agreement and any other agreement you have with the Credit Union. If the Collateral is household goods as defined in the Federal Trade Commission Fair Credit Practices Rule, it only secures obligations for the purchase money for that collateral or a refinancing or consolidation of such obligations.

LIEN ON THE COLLATERAL: You promise to have the Credit Union's security interest recorded on any title issued by your state for the collateral securing this loan. At the Credit Union's request, you agree to sign a financing statement, a Security Agreement amendment and whatever else is necessary to protect the Credit Union's security interest in the property. You hereby appoint the Credit Union as your Attorney-In-Fact to perform any acts which it deems necessary to protect the collateral and the security interest that this Security Agreement creates.

OWNERSHIP OF COLLATERAL: You promise that you will use the proceeds of the open-end loan advance to buy the collateral or that you own the collateral. You promise that no one else has any interest in or claim against the collateral other than those you have already disclosed to the credit union. You agree not to sell, lease, or give it as collateral to anyone else until you have repaid what you owe the Credit Union or the Credit Union gives its written permission. You promise you will allow no security interest or lien to attach to the property either by your actions or by operation of law.

USE OF THE COLLATERAL: You promise to (i) use the collateral carefully, keep it in good repair, and suitably protected, (ii) obtain the Credit Union's written permission before making major alterations or improvements to the collateral, (iii) allow the Credit Union to inspect the collateral at reasonable times and places, (iv) promptly notify the Credit Union if the collateral is damaged, stolen or abused, and (v) not use the collateral for any unlawful purpose. You also agree to notify the Credit Union in writing before changing your mailing address or the location of the collateral.

PROPERTY INSURANCE AND TAXES: You are required to fully insure the collateral against loss and damage. You may obtain this insurance through any insurance company of your choice, unless the Credit Union, for good cause, refuses to accept it. If you obtain insurance through the Credit Union, the cost and the term will be disclosed to you at that time. If you fail to obtain or maintain the insurance, or to produce reasonable evidence that you have obtained or are maintaining such insurance, the Credit Union may buy any type of insurance it feels is necessary to protect its interest in the collateral. This could result in less protection for you and at a higher cost. The Credit Union may, at its option, consider this failure as a request for a loan advance under your Open-End Credit Plan Agreement. In such event, the Credit Union may complete an Open-End Credit Request Voucher which will reflect a new outstanding balance which includes the premium as well as a new periodic payment. The Credit Union may also add the amount of the premium to the outstanding balance without changing the periodic payment or demand immediate payment of the full amount of the premium. You promise to have any insurance policy payable to the Credit Union, and, if asked, to deliver it to the Credit Union. If you cancel your insurance and get a refund, the Credit Union has a right to the refund. If the property is lost, stolen, or damaged, the Credit Union has the right to the proceeds of the insurance settlement to repair the collateral or apply it towards what you owe. You appoint the Credit Union as your attorney-in-fact to endorse any insurance drafts or checks in your name. In the event you are in default under this or any other agreement, the Credit Union is authorized to cancel any insurance under this agreement and credit any premium refund against any amounts you owe the Credit Union. You also promise to pay all taxes due on the collateral. If you fail to do so, the Credit Union may consider this failure as a request for a loan advance under your Open-End Credit Plan Agreement. In that event, the Credit Union may, but does not have to pay the taxes and add the amount to the outstanding balance. All amounts, fees, and charges added to your outstanding balance under the terms and conditions of this agreement, shall be subject to a finance charge at the applicable periodic rate for the type of loan involved.

DEFAULT AND REPOSSESSION: You will be in default if you break any promise made in this agreement, if you are in default under your Open End Credit Plan Agreement or any other agreement you have with the Credit Union, if anyone tries by any legal means to take any money you have which is in possession of the Credit Union or seize the collateral, if you are the subject of an order for relief under the Federal Bankruptcy Code, or if anything happens which the Credit Union reasonably believes impairs its security interest or your ability to repay what you owe. If you are in default, the Credit Union may, without advance notice to you, require immediate payment of any or all amounts you owe under your Open-End Credit Plan Agreement or any other agreement you have with the Credit Union and take possession of the collateral. You expressly waive any right to notice or demand, including but not limited to, demand upon default, notice of intention to accelerate, and notice of acceleration. The Credit Union may require that you deliver the collateral to it at a time and place of Credit Union's choosing, and you acknowledge and agree that the Credit Union can take possession of the collateral without judicial process and without giving you advance notice unless waiver of the notice is otherwise prohibited by applicable law. This agreement, the Texas Business and Commerce Code, and other applicable law, authorize the Credit Union to take various actions, and the Credit Union may rely on any or all of those sources. If you leave any personal property not subject to this security agreement in collateral which is repossessed, the Credit Union will not be responsible to account to you for any such property. However, upon discovery or receipt of notification from you, the Credit Union will make a reasonable attempt to return such property to you or otherwise make it available.

The Credit Union may also file suit to recover the collateral and/or collect what you owe. If the Credit Union incurs any expenses in taking these actions, or in protecting its right to the collateral, you promise to reimburse it and pay for all reasonable attorney's fees, court costs, and disbursements. If the Credit Union repossesses the collateral, you promise to also pay for actual and reasonable out-of-pocket expenses incurred by the Credit Union in connection with repossession or foreclosure, including costs of storing, reconditioning, and reselling the collateral as well as reasonable attorneys' fees. Any disposition of the collateral will be in accordance with the standards of good faith and commercial reasonableness as well as the procedures set by the Texas Business and Commerce Code, as amended. Unless you have signed on the reverse side as owner of the collateral only, you will have to pay any amount that remains unpaid after the Credit Union has disposed of the collateral, paid all expenses and charges, and applied the proceeds to the amount you owe. You acknowledge that, under the terms of your Open-End Credit Plan Agreement, the remaining amounts will continue to be subject to a finance charge.

In connection with any default under this Agreement, you consent that we may undertake any and all necessary skip trace searches to locate you or the collateral. Such skip trace searches may include exchanges of skip trace information with other financial institutions.

OTHER RIGHTS: The Credit Union may delay taking any action to protect its rights as many times as it wants and as long as it wants without losing them. If the Credit Union changes any of the terms of the Open-End Credit Plan Agreement, you agree that the terms of this agreement shall continue and the security interest granted herein shall not be modified, impaired, or released by virtue of such changes.

CONTINUED EFFECTIVENESS: Each part and provision of this Agreement must be considered as part of the total Agreement and cannot in any way be severed from it. However, you also agree that should any part of this Agreement be found invalid by a court of competent jurisdiction, it will in no way affect the remainder of this Agreement.

OWNER OF COLLATERAL ONLY: If you sign the reverse side of this agreement and check the box for owner of collateral only, you are granting the Credit Union a security interest in the collateral in consideration of the Credit Union extending the credit to the Borrower. Unless you are a party to the Open-End Credit Plan Agreement, you are not obligated to repay this advance.

CONTINUED EFFECTIVENESS: If any part of this agreement is determined by a court to be unenforceable, the rest will remain in effect.