

**FIRE POLICE CITY COUNTY  
FEDERAL CREDIT UNION**  
3306 N. Clinton St.  
Fort Wayne, IN 46805

**FUNDS ADVANCE REQUEST VOUCHER  
AND SECURITY AGREEMENT**

		Date	Member Acct. No.	Loan Number
Member Name		Home Phone No.		Social Security Number
Address		You request the following advances subject to the terms of your Open-End Credit Plan Agreement.		
		\$		
City	State	Zip	Date Wanted	Purpose of Loan and Security Offered (if any)
			Est. Repayment Period	
To insure immediate processing of advance requests for purchases of vehicles, campers, etc., attach or enclose purchase orders from dealers. Co-makers (guarantors) may also be used as security.				
<b>INFORMATION CONCERNING CREDIT INSURANCE</b>				
Group Credit Insurance is available on loans made to Credit Union Members. Insurance is voluntary and not required to obtain credit. If you do not elect coverage when your Open-End Account was opened and are interested in receiving information concerning such insurance, indicate your choice by checking the applicable box below.				
<input type="checkbox"/> SINGLE CREDIT LIFE INSURANCE <input type="checkbox"/> JOINT CREDIT LIFE INSURANCE <input type="checkbox"/> CREDIT DISABILITY INSURANCE				
If you are interested, the Credit Union will provide you with a separate insurance election form describing the cost and terms and conditions of coverage. The Voluntary Insurance Enrollment form provided to you must be signed for the coverage to become effective.				
<b>TRANSACTION INFORMATION:</b> <input type="checkbox"/> First Advance <input type="checkbox"/> Subsequent <input type="checkbox"/> Insurance Change            REQUESTED BY: <input type="checkbox"/> By Mail <input type="checkbox"/> Phone <input type="checkbox"/> Office <input type="checkbox"/> Internal <input type="checkbox"/> Add Insurance <input type="checkbox"/> Substitute Collateral INSURANCE (DOES MEMBER HAVE) CHECK IF YES            REPAYMENT METHOD: <input type="checkbox"/> Single Life <input type="checkbox"/> Joint Life <input type="checkbox"/> Credit Disability <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Direct Pay				CHECK NO.:
				PROCESSED BY:
<b>CHANGES SINCE LAST ADVANCE - LIST ALL DEBTS AND RENT - ATTACH ADDITIONAL SHEET IF NECESSARY</b>				
LIST OBLIGATIONS (RENT, ALIMONY, CREDIT CARDS, CHILD SUPPORT, ETC.)			PRESENT BALANCE	MONTHLY PAYMENT
MARITAL STATUS - <input type="checkbox"/> UNMARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED DO NOT COMPLETE IF APPLICATION IS FOR INDIVIDUAL PERSONAL CREDIT UNLESS YOU RESIDE IN OR ARE RELYING UPON PROPERTY IN A COMMUNITY PROPERTY STATE (AK, AZ, CA, ID, LA, NV, NM, P.R., TX, WA, WI).				
MONTHLY SALARY	NAME AND ADDRESS OF NEW EMPLOYER (IF YOU ARE WORKING)		PHONE NO.	
\$			NEW POSITION	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS			DATE HIRED	
<b>NOTICE:</b> You need not reveal income from alimony, child support or separate maintenance agreements unless you want the Credit Union to consider it when evaluating your request for credit		SOURCE OF OTHER INCOME	OTHER MONTHLY INCOME	
			\$	
COLLECTION COST: You agree to pay all costs of collecting the amount you owe under this agreement, including court costs and reasonable attorney fees.				
SECURITY: In addition to your consensual pledge of shares under your Open-End Credit Plan Agreement, the following property secures the advance.				
PROPERTY	MODEL	YEAR	IDENTIFICATION NUMBER	TYPE      VALUE
OTHER Collateral securing this loan (excepting your dwelling) may also secure other loans, now or in the future.				
PLEGGED SHARE ACCT. #	KEY NO.	PLEDGE OF SHARES \$	PURCHASE MONEY <input type="checkbox"/> Yes <input type="checkbox"/> No	
Purchase Money: <input type="checkbox"/> Yes <input type="checkbox"/> No    Primary Use of Property: <input type="checkbox"/> Personal <input type="checkbox"/> Business <input type="checkbox"/> Farming    Location:				
<b>PAYMENT TERMS</b>				
ANNUAL PERCENTAGE RATE	DAILY PERIODIC RATE	INTEREST RATE IS	OTHER CHARGES (Describe)	LOAN LIMIT
%	%	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable		\$
AMOUNT REQUESTED	OTHER CHARGES	AMOUNT ADVANCED	PREVIOUS BALANCE (This Sub-Account)	OTHER SUB-ACCOUNTS
\$ +	\$ =	\$ +	\$ +	\$ =
NEW PAYMENT AMOUNT	DATE DUE	FREQUENCY	TOTAL PMTS.	REMAINING LIMIT
\$			\$	\$
ADVANCE IS UNDER SUB-ACCT.:			ADVANCE IS:	
			<input type="checkbox"/> SECURED <input type="checkbox"/> PERSONAL	
The total of your periodic payments will be somewhat more or less than the amounts disclosed if payments are not received precisely on scheduled due dates, or if voluntary credit insurance or other charges are added to your loan balance in accordance with the terms of your Open-End Credit Plan Agreement.				
Your signature(s) below means that you agree to be bound by the terms of the security agreement on the reverse side if collateral is described above, and that this advance is in accordance with your Open-End Credit Plan Agreement. You agree to make payments of the amount and at the frequency shown herein.				
<b>NOTICE:</b> We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.				
<b>CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.</b>				
BORROWER	DATE	CO-BORROWER	<input type="checkbox"/> OWNER OF COLLATERAL	DATE
X	SEAL	X		SEAL
YOUR SIGNATURE AT THE RIGHT INDICATES YOUR AGREEMENT TO THE CHANGE IN TERMS OF YOUR INITIAL OPEN-END CREDIT PLAN AGREEMENT INDICATED WITH AN ASTERISK AS MARKED ABOVE.		SIGNATURE	DATE	
		X	SEAL	
		SIGNATURE	DATE	
		X	SEAL	

<b>FOR CREDIT UNION USE ONLY</b>			
Loan: <input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED		REF / PAYOFF BAL: _____	
Date of Minutes _____	Total Credit Limit _____	Credit Card Limit _____	Ready Credit Limit _____
LO/CC SIGNATURE _____		CC SIGNATURE _____	CC SIGNATURE _____
COMMENTS _____			
<b>Must complete this section if collateral for this loan will include</b> <input type="checkbox"/> Auto, <input type="checkbox"/> Truck, <input type="checkbox"/> Boat, <input type="checkbox"/> & Trailer, <input type="checkbox"/> Motorcycle, <input type="checkbox"/> Mini-Motor Home, <input type="checkbox"/> Other <b>OTHER</b> Include a copy of purchase order (Dealer's invoice), when purchase of collateral is from a dealer.			
Seller _____ Address _____ Yr. & Make _____    Cylinders _____ Model _____    Body Style _____ Color _____    Key No. _____ Delivery Date _____ <input type="checkbox"/> O/S <input type="checkbox"/> Stateside ID No. _____		Insurance Co. _____ Phone No. _____ Exact name(s) to be on New Title _____	
<input type="checkbox"/> AT	<input type="checkbox"/> 5 Spd	<input type="checkbox"/> PB	<input type="checkbox"/> AM/FM Stereo
<input type="checkbox"/> Std	<input type="checkbox"/> AC	<input type="checkbox"/> VT	<input type="checkbox"/> AM/FM Tape
<input type="checkbox"/> 4 Spd	<input type="checkbox"/> PS	<input type="checkbox"/> AM/FM	
<input type="checkbox"/> New	<input type="checkbox"/> Used	<input type="checkbox"/> Demo	<input type="checkbox"/> Rental

### OPEN-END CREDIT PLAN SECURITY AGREEMENT

In this agreement, all references to you mean each person who signed the Credit Plan Agreement or named on the reverse. 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 or by using the amount advanced and deposited into your share or checking account designated, 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. The Security interest also includes any replacements for the property, which you buy within 10 days of this advance or add-ons to this loan advance. Any time this agreement refers to collateral, it means any or all of the property listed above. You promise to have the credit union's security interest shown on any certificate title that may be issued to protect the credit union's security interest from others. 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 a 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.

**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.

**USE OF COLLATERAL:** Until what you owe the Credit Union is fully repaid, you promise: To defend the collateral from third-party claims and protect it from forced sale by such persons; to protect the collateral and keep it in good repair; not to use the collateral for any unlawful purpose to obtain written permission from the Credit Union before making major alterations or improvements; to notify the Credit Union in writing before changing your mailing address or the location of the collateral; to allow the Credit Union to inspect the collateral at a reasonable time and place; promptly notify the Credit Union if the collateral is damaged, stolen, or abused, and to help the Credit Union to preserve or protect the rights you have given it by taking such action and executing such documents as may be required for perfection of the Credit Union's security interest.

**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. **THE INSURANCE WILL NOT BE LIABILITY INSURANCE.** 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 Funds Advance 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 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:** You will be in default if you break any promise made under the security agreement or if you are in default on your loan. If you are pledging property as an other owner of collateral, you will be in default in anyone who signed or otherwise authenticated the Note is in default.

**DEFAULT REMEDIES:** When you are in default and after expiration of any right you have under applicable state law to cure your default, the credit union can require immediate payment of your outstanding balance. You agree that the credit union has the right to take possession of the property without judicial process, and you authorize a right of entry (other than to a dwelling) for repossession. The credit union will not be responsible for any personal property not covered by this Agreement that you leave inside the property or that is not attached to the property. The credit union will try to return that property to you. After the credit union takes repossession of the property, the credit union can sell it and apply the money to what you owe. The credit union will give you notice of any public sale or the date when a private sale will be held. The credit union will deduct its expenses for taking possession of the property and for any commercially reasonable preparation or processing, storage and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code. The rest of the sale money will be applied to what you owe. Each debtor will have to pay any amount remaining unpaid after sale money has been applied to the unpaid balance and what you owe. You will pay interest on that amount at the loan interest rate until the amount has been repaid.

**OTHER RIGHTS:** 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.

**OTHER TERMS:** 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 any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect. All of the credit union's rights shall inure to the benefit of its successors and assigns and all of your obligations shall bind your heirs or legal representatives. The credit union reserves the right to impose a charge for statements regarding an accounting of its security interest.

**NOTICE:** You agree and attest that you name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Agreement, and you further understand that any changes in this address must be submitted to the credit union in writing to be effective.