

## Golden Key Federal Credit Union Loan Application

Fill out this form and fax or bring it in to credit union office.

Please check which loan you are applying for

Loan Refinancing -

State Type of Loan \_\_\_\_\_

Home Equity Loan (additional application information will be required)

Vacation Loan

Auto Loan

Applicant Name \_\_\_\_\_

Acc. No. \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Employer \_\_\_\_\_ Phone \_\_\_\_\_

How Long? \_\_\_\_\_ Mo. Gross Salary \$ \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_

Employer \_\_\_\_\_ Phone \_\_\_\_\_

SSN \_\_\_\_\_ DOB \_\_\_\_\_

How Long? \_\_\_\_\_ Mo. Gross Salary \$ \_\_\_\_\_

### FINAL LOAN TRANSACTION WILL REQUIRE:

- Copy of your's & co-applicant's most recent pay stub
- Additional application information may be requested
- Signature on loan documents
- Phone number where you can be reached during the day

Please list all outstanding debts

Creditor	Bal. Owed	Monthly Pymt.
Rent or Mortgage Payment		

Amount of Loan Requested \$ \_\_\_\_\_  
 Life and Disability Insurance on the Loan?  
 Life: Yes No Disability: Yes No Joint Life: Yes No

Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

You authorize Golden Key FCU to obtain credit reports in connection with this application for credit.

Best time to call \_\_\_\_\_

**El Paso Fax (915) 598-2648**

## Annual Meeting Notice

Golden Key Federal Credit Union will have the annual meeting on January 18, 2012 at 4:00PM in the office at 1226 Golden Key Circle.

### Loan Rates

Rates stated as Annual Percentage Rate. Loan rates and terms subject to credit worthiness.

Auto Loans*	
New & Used*	as low as 2.50-18.00%
Motorcycles* (new & used)	6.95-15.95%
Mobile Homes* (new & used)	10.0-15.0%
RVs & Travel Trailers, Campers*	6.99-15.0%
Off Road Vehicles	6.99-15.0%
Boats* (new & used)	6.99-15.0%
Home Improvement*	6.99-15.0%
New Furniture, Appliances, Computers, Musical Instruments*	6.99-17.9%
Personal Loans*	6.99-17.9%
Home Equity Loans	Call For Rates

### Dividend Rates

Dividend Rates effective December 31, 2011. All rates stated as Annual Percentage Yield. Rates subject to change without prior notice. Ask an employee for further information about fees and terms applicable to these accounts.

Savings Accounts \$25-\$2,499	0.250% APY
\$2,500 & above	0.903% APY

The following loans are at a fixed rate.

MasterCard	12.9%
MasterCard Gold	11.9%
(No Annual Fee, 25-day Grace)	
Shares Pledged*	6.0%
Certificate Pledged	2% above Cert. Rate

\* 1% rate deduction is included in the above rates when you have an active Golden Key Federal Credit Union checking account maintained in good standing with direct deposit.

Christmas Club	0.250% APY
Special Accounts	0.250% APY
IRA's (compounded & paid quarterly)	1.105% APY

Share Certificate rates also available for a \$500 minimum

Checking Accounts	
Daily Average Balance \$500-\$2,499	0.200% APY
\$2,500 & above	0.753% APY



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

### Holiday Closings:

Martin Luther King Day: Jan. 16  
 President's Day: Feb. 20



Frank Shindo, Jr.  
 President

Glenda Luera  
 Vice President

1226 Golden Key Circle  
 El Paso, TX 79925

(915) 598-3445  
 Fax (915) 598-2648

Toll Free 1-800-915-3445

Fastline 1-866-915-3127  
 or (915) 592-3127

www.goldenkeyfcu.org



# Golden Key Federal Credit Union

January 2012

# Happy New Year

## We are here to help you fulfill your financial resolutions for 2012!



Want to upgrade your car?  
 New and used car loans as low as 2.5%.

Want to lower your interest rate & payment on

your existing car loan financed elsewhere? Refinance with Golden Key FCU for a 3% drop on your current interest rate, with a floor rate of 2.5%. (Existing GKFCU loans are not eligible.) O.A.C. (on approved credit) rates subject to change without notice.





**Looking to get out of debt?** With have personal loans with rates as low as 6.99%



**Looking to rebuild your credit?** Use your income tax return to get a share secured loan to help you rebuild your credit at a low interest rate.



**Use 2012 as the year to start saving money!!** We have various accounts to meet your needs. Special savings accounts, Christmas club accounts, certificates of deposit, IRA accounts.



**Say "No," in 2012 to excessive bank fees and check cashing fees!** We offer debit cards, ATM cards, online banking, and various accounts free of service fees. We can help you save time and money by being your one-stop credit union.



**Give us an opportunity to improve the new year for you!** We are here to help you with short and long term financial resolutions!



**We are your credit union... still going strong after more than 60 years....**

# Privacy Notice

At Golden Key Federal Credit Union, we put our members first and take pride in offering a variety of financial services. Protecting your privacy, as well as your financial assets, is central to our mission.

Under arrangements with companies, we share information about you, to provide you with certain financial opportunities and to complete your transactions. We do not permit companies we work with to sell to other third parties the information we provide.

## How We Protect Your Information

Golden Key Federal Credit Union restricts access to nonpublic personal information about you to our employees who have a specific business purpose in utilizing your data. We also train our employees in the importance of maintaining physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## Maintenance of Accurate Information

Golden Key Federal Credit Union has established procedures to ensure that your personal information is accurate, current, and complete in accordance with reasonable commercial standards. If you find that your account information is incorrect call (915) 598-3445 or write to us

at 1226 Golden Key Circle, El Paso, TX 79925. We will respond to requests to correct inaccurate information in a timely manner.

What you can do to help protect your privacy. Golden Key FCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs and passwords. Never keep your PIN with your debit card which can provide free access to your account if your card is lost or stolen.
- Use caution when disclosing your account number, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

## Opt Out Right and Exceptions

Consumers have the right to opt out of or prevent a credit union's disclosure of nonpublic information about them to a non affiliated third party, unless an exception to the right applies.

**Bank routing number for direct deposits on your tax return: 312081186**