



312 W. 7th Street
Hanford, CA 93230
(559) 584-0922

Non-Replenishing Single Advance Disclosure



Primary Borrower Name/Address	Co-Borrower Name/Address	Date	Account Number
		Interest Rate	
		%	

This Non-Replenishing Single Advance Disclosure is made under the terms of your Simplified Loan Agreement with the above-named Credit Union and provides information specific to the closed-end credit advance described herein. By authenticating this transaction (that is, by signing or depositing any loan advance proceeds check, or by accepting and/or using any loan proceeds deposited by the Credit Union into your share or share draft account), this Single Advance Loan Disclosure becomes an integrated part of the Simplified Loan Agreement, and is subject to all of the terms and conditions set forth in that document.

Promise To Pay. By authenticating the transaction you promise to pay the principal amount advanced, plus all accrued interest and other charges according to the terms set forth in this document (including the Truth-In-Lending Disclosure) and in the Simplified Loan Agreement. The payment schedule for this Closed-End Credit Loan Type is set forth in the Truth-In-Lending Disclosure.

Caution: If you do not understand and agree with the information contained in this Non-Replenishing Single Advance Disclosure you must contact the Credit Union immediately. You understand by accepting loan proceeds evidenced by this disclosure, you agree to the terms of this Single Advance Loan. The loan proceeds may be returned or rejected if you do not agree with the credit terms or other conditions set forth in the Truth-in-Lending disclosure.

Truth-In-Lending Disclosure – Single Advance Loan

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	Finance Charge The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid when you have made all payments as scheduled.
%	\$	\$	\$

Number of Payments	Amount Of Payments	When Payments Are Due
1		

Prepayment: If you pay off your loan early, you will not have to pay a penalty.

Required Deposit: The annual percentage rate does not take into account your required deposit, if any.

Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union.

Late Charge: If your payment is 10 or more days late, you will be charged 5.00% of the payment due or \$25.00 whichever is greater.

Assumability: Your loan is not assumable.

Filing Fees: \$ _____

Security: You are giving us a security interest in:

- Your present and future shares and deposits with the Credit Union.
- Personal property (other than household goods or any dwelling) securing other loans you have with us.
- The property purchased in this transaction.
- Other (describe by item or type) _____

See your contract documents for any additional information about prepayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties. "e" means an estimate

Your total credit insurance premium for Single Life Insurance Joint Life Insurance Single Disability Insurance Joint Disability Insurance is: \$ _____.

Itemization Of The Amount Financed The Credit Union or an entity affiliated with the Credit Union will retain a portion of the amount paid to others denoted by asterisk (*).

Itemization of amount financed of \$	Amount given to you directly \$	Paid on Account \$	Prepaid Finance Charge \$
Amount paid to others on your behalf:			
To: \$		To: \$	
To: \$		To: \$	

Security Description – Pledged Property

By authenticating this transaction, you give the Credit Union a security interest in the property described below ("Pledged Property") to secure repayment of the closed-end credit loan advance evidenced by this Non-Replenishing Single Advance Disclosure.
(Describe Pledged Property):

See Page 2 for additional information about security for this closed-end credit advance.

Owner of Collateral Signature (if applicable)

To be signed by Owner of Collateral Other than Borrower for the collateral pledged as security for this closed-end credit loan advance. If you are authenticating as "Owner of Collateral Other than Borrower," you are giving the Credit Union a Security Interest in the property described above and you are bound only by the Security Agreement.

Owner of Collateral Other than Borrower	Date	Owner of Collateral Other than Borrower	Date
X		X	

Security Interest: To secure repayment of the loan evidenced by this Non-Replenishing Single Advance Disclosure, and any extensions, renewals, or refinancing of the loan, you give the Credit Union a security interest in the property described in the "Security" section on Page 1 ("Pledged Property"). This security interest covers not only the Pledged Property, but also covers all proceeds of, substitutions or replacements for, and all accessions and improvements to the Pledged Property, as well as all proceeds from insurance and all refunds of unearned premiums related to the Pledged Property. The security interest also includes any replacements of the Pledged Property you buy within 10 days of the loan, as well as any money you receive for selling the Pledged Property.

You understand and agree that by authenticating this advance you give the Credit Union a security interest in all individual and joint deposit accounts you have in the Credit Union, now or in the future, except for those accounts, such as an IRA, Keogh Account, or similar government-authorized tax deferral account which would lose special tax treatment if pledged as security for a loan advance (collectively, the "Pledged Deposits").

Refer to the section "Security for Closed-end Loan Types" in the Simplified Loan Agreement for additional terms and conditions related to security for this loan.

You promise you own the Pledged Deposits and any Pledged Property given as collateral, and/or you will use the proceeds of this loan to purchase the Pledged Property, and no one else has or will have an interest in or claim against the collateral, except as now or previously disclosed to the Credit Union.

Any item of personal property you pledge as security for this Single Advance Loan Type (other than household goods or any dwelling) will secure repayment of amounts you owe the Credit Union in the future, if that intent is reflected in the Truth In Lending Disclosures furnished in connection with any such future loans.

Protection of the Collateral: Refer to the section "Protection of the Collateral" in the Simplified Loan Agreement for the terms and conditions related to your agreements and obligations with respect to the collateral.

Property Insurance and Taxes: Refer to the section "Property Insurance and Taxes" in the Simplified Loan Agreement for the terms and conditions related to your obligations to insure the collateral and to pay any taxes on the collateral.

Default: You will be in default if you fail to make payments as required by this Non-Replenishing Single Advance Disclosure. You will also be in default if any of the events described in the "Default" section of the Simplified Loan Agreement occur. Refer to the Simplified Loan Agreement for additional terms and conditions related to default.

Remedies: Refer to the section "Remedies" in the Simplified Loan Agreement for the Credit Union's remedies in the event of default.

Lien Impressionment and Right of Setoff: Refer to the section "Lien Impressionment and Right of Setoff for All Loan Types" in the Simplified Loan Agreement for the terms and conditions related to the Credit Union's right to impress and enforce a statutory lien on your shares on deposit with the Credit Union and to the Credit Union's right of setoff.

Simplified Loan Agreement: You understand and agree upon authentication of this loan, this Non-Replenishing Single Advance Disclosure becomes an integrated part of the Simplified Loan Agreement, and all of the terms and conditions contained in the Simplified Loan Agreement are incorporated herein. Refer to the Simplified Loan Agreement for important additional terms and conditions.

Notice: You promise your name and address shown in this Non-Replenishing Single Advance Disclosure is your legal name and place of residence and such place is the proper address for all notice(s) and you further understand changes in address must be submitted to the Credit Union in writing to be effective.

Limited Power of Attorney: By accepting the proceeds of the loan evidenced by this Non-Replenishing Single Advance Disclosure, you hereby appoint the Credit Union to be your lawful Attorney-in-Fact for you to record a lien on the motor vehicle or other property described as collateral herein and to print your name and sign the Credit Union, in your behalf. Your Attorney-in-Fact can also do all things necessary to any other related document and bind you in a sufficient manner as you would do yourself were you personally present and signing your name. With full power of substitution and revocation, by evidence of this loan, you confirm whatever your Attorney-in-Fact causes to be done within the scope of the Power of Attorney.