# Applying is easy! Print and fill out. Return to the Credit Union by fax, mail, or in person.

Name				
Date of Birth				
Social Security Number				
Driver's License Number				
Date				
Purpose of Loan				
Amount Requesting				
Savings and Property Informatio	'n			
Current Loan Balance				
Loan to be repaid in	months or at \$	per pay/month		
Would you like your loan payme	ents deducted from you	r paycheck?	yes 🗌 no	

## **Group Credit Insurance**

## Group credit insurance is voluntary and not a requirement of your loan.

To be eligible for Group Credit Life and/or Disability insurance, your loan must mature before your 70th birthday. Additionally, to be eligible for Credit Disability Insurance, you must be actively at work and gainfully employed at least 20 hours per week. As part of the enrollment process, you may be asked to satisfactorily complete a separate Statement of insurability.

Assuming your application for credit is approved and you are eligible for insurance, the Credit Union will disclose its total cost to you. You will also be asked to sign the request for coverage contained on the personal loan plan note, security agreement and Truth-In-Lending Disclosure form.

Indicate which credit insurance option(s) you desire:

Joint Credit Life Insurance  $\Box$  Single Credit Life Insurance  $\Box$ 

Single Credit Disability Insurance  $\Box$  No Insurance  $\Box$ 

	rity for my loar	n. You are aut	horized to chec	y knowledge. As re k my credit history
Do you agree wi	th these condit	tions?		
If requesting join Spouse Name	nt credit:			
Credit History				
	Creditor	Present Balance	Monthly Pmt.	Up to Date
Rent/Mortgage				
williamsvillefcu.com/lo	ans.php			

per

# of hours worked per week

Alimony, child support, or seperate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Other income

Source	

\*\*\* PROOF OF INCOME MUST ACCOMPANY THIS APPLICATION\*\*\* Nearest relative not living with you?

Relationship

Their address

Previous address (if less than 2 years at current address)

Previous address (if at current employer less than 3 years)

Years there

## Reason for leaving

Please fill out this application in detail to decrease processing time. Everything that I have stated in quired, my shares may and to answer any

Occupation

Address, if RD# provide brief description of location:

( Do not complete if you are applying for individual credit )

Department

Length of Employment

Your Employer Employer's address

9/14/21, 1:24 PM

Home Phone # Work Phone # Marital Status

Number of Dependents

Income

per

□ Married □ Separated □ Other

Auto Loan					
Auto Loan					
Bank Loan					
Bank Loan					
Fin. Company					
Fin. Company					
Visa					
Visa					
Master card					
Master card					
Lowe's					
Boscov's					
Discover					
Sears					
J.C. Penney's					
PHEAA					
Other					
Other					
f yes, please pl including name Are there any u or lawsuits pend f yes, please pl	e and address nsatisfied jud <u>o</u> ding against yo	of any creditor gments, garnisi ou?	s):	yes	no〔
lave you been f yes, what wa				yes 🗌 hted:	no 🗆
Are you present separate mainte	ing liable for a enance payme	any alimony, ch nts?	nild support, o	r <sub>yes</sub> 🗌	no 🗆

If yes, what is the amount and frequency of those payments:

	/

Do you have any other loan or credit application in the last six months? If yes, provide dollar amount & details:	yes 🗌	no 🗆
Have you declared bankruptcy in the last 14 years? If yes, provide date and place of filing:	yes 🗌	no 🗆

#### **Representations & Authorizations**

9/14/21, 1:24 PM

You represent everything stated in this application is correct to the best of your knowledge. You further represent you have provided a complete listing of all your debts and obligations. You authorize the Credit Union to investigate your credit record, verify your employment and income information, and answer questions regarding your credit history. You also authorize the Credit Union to obtain credit reports in connection with this application and for any update, renewal or extension of the credit received. If you request it, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you.

## It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by the National Credit Union Administration.

Applicant Signature	Date		
Witness(if requested)	Date		

	Credit l	Jhion Use Only	
Loan Officer			
Approved	Counter-Offer to be made. Application approved if applicant accepts all conditions set forth below.		
Denied	Referred to Credit Committee	Loan Officer Signature	Date
Credit Committee			
□ Approved	Counter-Offer to be made. Application approved if applicant accepts all conditions set forth below.		
Denied			
		Committee Member Signature	Date
		Committee Member Signature	Date
		Committee Member Signature	Date
合			ederaily insured to at least \$250,000 ith and credit of the United States Geverner

al Credit Union Administration, a U.S. Government Agency