

Oswego Teachers' Employees Federal Credit Union
 113 West Albany Street, P.O. Box 878, Oswego, NY 13126
 (315) 342-4574 • Fax (315) 342-2205
 Toll Free 1-800-537-3084

Share Balance: \$ _____
 Loan Balance #1 _____
 #2 _____
 #3 _____

Account # _____
 Note # _____
 Code _____

APPLICATION FOR LOAN

I. ABOUT YOU & YOUR WORK:

Full Name _____ Birth Date _____ Social Security No. _____
 Street Address _____ Years There _____ Own Rent
 City _____ State _____ Zip Code _____ Home Phone _____
 Present Employer _____ Years There _____ Work Phone _____
 Employer's Address _____ City, State, Zip _____
 Present Position or Title _____ Work Supervisor _____
 Annual Salary (Gross) \$ _____ *Other Income (Annual) \$ _____ Source _____
 (Attach proof of All Income)
 Nearest Relative NOT living with you _____ Relationship _____
 Relative's Address _____ City, State, Zip _____

**Alimony or separate maintenance need not be revealed if you do not wish it considered as a basis for repaying this loan.
 Child support received will not be used in debt ratio calculations.
 If present residence less than 2 years, complete next line.**

Previous Address _____
If employed by current employer less than 3 years, complete next 2 lines
 Previous Employer _____ Years There _____ Telephone _____
 Employer's Address _____ City, State Zip _____

II. ABOUT YOUR LOAN: I/We hereby apply for a loan as follows:

Type of Credit: Individual Joint* Secured (*Joint Applicant/Co-maker must complete Parts V & Va of this application.)

PURPOSE: _____

IF SECURED CREDIT: The following is offered as collateral: **A. Shares in Account #** _____ \$ _____

B. New/Used _____ Model _____ Year _____ VIN _____
 (Type of Vehicle: Auto, Truck, RV, etc) Purchase Agreement MUST accompany loan application

GAP (Guarantee Asset Protection) Available for All Vehicle Loans Y N

III. AMOUNT REQUESTED \$: _____

Loan is to be repaid _____ **monthly** payments, including interest, of..... \$ _____
 With Life Insurance \$ _____
 With temporary Disability Insurance \$ _____
 (Office Use Only) Finance Charge \$ _____
FIRST PAYMENT DUE: _____ **TOTAL PAYMENT** \$ _____

IV. ABOUT YOUR EXISTING DEBTS

Creditor (address and account number)	Loan Date	Original Debt	Present Balance	Monthly Payment	Past Due?
Rent or Mortgage					<input type="checkbox"/> Y <input type="checkbox"/> N
Auto Loan					<input type="checkbox"/> Y <input type="checkbox"/> N
Alimony, Credit Cards, Personal Loans					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
Other					<input type="checkbox"/> Y <input type="checkbox"/> N
(Use back of application if necessary)					<input type="checkbox"/> Y <input type="checkbox"/> N
TOTALS					

- Are there any other persons obligated with you on any of the above loans? Y N
 If so, which specific loan(s) and who serves as guarantor? _____
- Are you a co-maker, co-signer, or guarantor on any loan for any other person? Y N
 If so, for whom? _____ To whom is loan payable? _____
- Have you been declared bankrupt in the past 14 years? Y N

I hereby certify that all statements made are true and complete and submitted for the purpose of obtaining credit. I have no other debts.

In considering this application, the Credit Committee/Loan Officer may request and use a report from outside credit reporting agencies. We may also ask a reporting agency or agencies for other such reports in connection with renewal or continuation of the credit for which you are applying. If you request it, we will tell you whether or not we asked for such a report, and, if we have, the name and address of the agencies. I acknowledge notice of this disclosure under Article 25 of the NYS General Business Law.

Signature of Member _____ Date _____

Information below, including appropriate signature(s), is to be completed by *either* the Credit Committee or Loan Officer, depending upon who acts upon this application.

On _____, 20 ____, (I/We) approved a loan in the amount and on the condition requested by the above applicant, except as follows (list any changes in amount, terms, or condition):

Credit Committee Action:
Approving Members and Date of Action:

Notes:

V. ABOUT YOUR CO-MAKER/CO-SIGNER

Full Name _____ Birth Date _____ Social Security No. _____

Street Address _____ Years There _____ Own Rent

City _____ State _____ ZIP Code _____ Home Phone _____

Present Employer _____ Years There _____ Work Phone _____

Employer's Address _____ City, State, ZIP _____

Present Position or Title _____ Work Supervisor _____

Nearest Relative NOT living with you _____ Relationship _____

Relative's Address _____ City, State, ZIP _____

Annual salary (Gross) \$ _____ *Other Income (Annual) \$ _____ Source _____
 *(Attach proof of Additional Income)

Savings/Share Account No. _____ Bank or Credit Union _____

Checking/Sh. Draft Acct. No. _____ Bank or Credit Union _____

Is any income likely to be reduced before this loan is paid off? Y N If yes, please explain _____

Alimony or separate maintenance income need not be revealed if you do not wish it considered as a basis for repaying this loan. Child support received will not be used in debt ratio calculations.

If present residence less than 2 years, complete next line.

Previous Address _____

Va. ABOUT YOUR CO-MAKER'S EXISTING DEBTS

Creditor (address and account number)	Loan Date	Original Debt	Present Balance	Monthly Payment	Past Due?
Rent or Mortgage					<input type="checkbox"/> Y <input type="checkbox"/> N
Auto Loan					<input type="checkbox"/> Y <input type="checkbox"/> N
Alimony, Credit Cards, Personal Loans					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
Other (Use back of application if necessary)					<input type="checkbox"/> Y <input type="checkbox"/> N
TOTALS					

1. Are there any other persons obligated with you on any of the above loans? Y N

If so, which specific loan(s) and who serves as guarantor? _____

2. Are you a co-maker, co-signer, or guarantor on any loan for any other person? Y N

If so, for whom? _____ To whom is loan payable? _____

3. Have you been declared bankrupt in the past 14 years? Y N

I hereby certify that all statements made are true and complete and submitted for the purpose of obtaining credit. I have no other debts.

In considering this application, the Credit Committee/Loan Officer may request and use a report from outside credit reporting agencies. We may also ask a reporting agency or agencies for other such reports in connection with renewal or continuation of the credit for which you are applying. If you request it, we will tell you whether or not we asked for such a report, and, if we have, the name and address of the agencies. I acknowledge notice of this disclosure under Article 25 of the NYS General Business Law.

Signature of Member _____ Date _____

VI. ADDITIONAL INFORMATION

Use this area to supply additional information where you were unable to fit everything onto an appropriate line. Please identify the Section of the Loan Application involved.

Oswego Teachers' Employees Federal Credit Union
113 West Albany Street
Oswego, New York 13126
315-342-4574 or 800-537-3084
Email oswegoteacherscu.org

Re: Income Verification

When applying for a VISA card, Home Equity loan, Personal or Secured loans:

You will need to attach verification of your income (copies of most recent: W-2 forms, Federal Tax Return, signed contract or four (4) pay stubs).

This also applies to your **Co-maker**, if you need or use one, and **always** applies to any **additional income** you include on the application.

Lack of requested information and incomplete application(s) may cause **undue delay in the processing** of your credit request.

- If you have **no mortgage or rent, enter 0** and explain.
- List **all debts** including credit cards.

Please, don't hesitate to call, if you have any questions.