

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 _____ <b>monthly</b> payments, including interest, of.....	\$ _____
With Life Insurance .....	\$ _____
With temporary Disability Insurance .....	\$ _____
(Office Use Only) Finance Charge .....	\$ _____
<b>FIRST PAYMENT DUE:</b> _____ <b>TOTAL PAYMENT</b> .....	\$ _____

**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
					<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
<b>TOTALS</b>					

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

If so, which specific loan(s) \_\_\_\_\_

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

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

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

In considering this application, the 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 or the NYS General Business Law.

Signature of Member \_\_\_\_\_ Date \_\_\_\_\_

Information below, including appropriate signature(s), is to be completed by the Loan Officer,.

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):

**Approving Loan Officer:**  
\_\_\_\_\_

**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 \_\_\_\_\_

Annual Salary (Gross) \$ \_\_\_\_\_ \*Other Income (Annual) \$ \_\_\_\_\_ Source \_\_\_\_\_  
 (Attach proof of All Income)

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

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 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
					<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
<b>TOTALS</b>					

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

If so, which specific loan(s) \_\_\_\_\_

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

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

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

In considering this application, the 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 or 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>

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315-342-4574 or 800-537-3084

**Income Verification**

For each loan application we must have verification of income. You may verify income with any of the following:

- Most recent W-2 forms
- Federal Tax Return
- One month's pay stubs
- Signed employment contract

We must have verification of any additional income, and we must have verification of co-maker income if a co-maker is listed on the application.

**Additional Instructions:**

- If you have **no mortgage or rent, enter "0."** and explain.
- List **all debts including** credit cards.
- For auto loans, we will need a copy of the purchase agreement if you are purchasing from a dealer. If you are purchasing from an individual, we will need a copy of the title along with a list of options and current mileage.

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

**If you have any questions about the application process, please call.**