

OSWEGO TEACHERS E. FEDERAL CREDIT UNION



113 WEST ALBANY ST., OSWEGO, NY 13126 • (315) 342-4574 OR 1-800-537-3084 • Fax (315) 342-2205

Application Individual Account Joint Account Member Account Number _____

If you are applying for credit in your name only, do not complete portion on co-applicant

APPLICANT NAME (LAST-FIRST-MIDDLE)			APPLICANT NAME (LAST-FIRST-MIDDLE)		
HOME ADDRESS (STREET & NO)		HOW LONG	HOME ADDRESS (STREET & NO)		HOW LONG
CITY - STATE - ZIP			CITY - STATE - ZIP		
PREVIOUS HOME ADDRESS		HOW LONG	PREVIOUS HOME ADDRESS		HOW LONG
HOME PHONE NO.	BIRTH DATE	NO. OF DEPENDENTS	HOME PHONE NO.	BIRTH DATE	NO. OF DEPENDENTS
SOCIAL SECURITY NO.			SOCIAL SECURITY NO.		
BUSINESS PHONE NO.	GROSS ANNUAL INCOME		BUSINESS PHONE NO.	GROSS ANNUAL INCOME	
OTHER INCOME (SOURCE-AMOUNT) ATTACH PROOF			OTHER INCOME (SOURCE-AMOUNT) ATTACH PROOF		
EMPLOYER	POSITION	HOW LONG	EMPLOYER	POSITION	HOW LONG
BUSINESS ADDRESS			BUSINESS ADDRESS		
PREVIOUS EMPLOYER	POSITION	HOW LONG	PREVIOUS EMPLOYER	POSITION	HOW LONG
PREVIOUS BUSINESS ADDRESS			PREVIOUS BUSINESS ADDRESS		

Outstanding Debts (Bank Loans, Finance Companies, Credit Cards, Lines of Credit)

Creditor	Purpose	Account Number	Date Incurred	Present Balance	Monthly Payment
	<input type="checkbox"/> Mortgage/Rent			\$	\$
	<input type="checkbox"/> Auto				

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU ADDRESS (CITY-STATE-ZIP) RELATIONSHIP

Are you a co-maker, endorser or guarantor on any loan or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If "yes" for whom?	To whom?
Are there any unsatisfied judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	If "yes" to whom owed?
Other obligations - (Eg. liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary)			
Have you ever had a car or other personal property turned back to be repossessed by a dealer or finance company, been a party to bankruptcy, wage assignment, or collection suit or have you been declined a loan application to this credit union? If your answer to any part of the question is yes, please give details <input type="checkbox"/> Yes <input type="checkbox"/> No			

APPLICANT STATEMENT

I (we) hereby request a Visa card to be issued by the Oswego Teachers E. Federal Credit Union. If approved and by signing, retaining and using the card, I (We) agree to the terms and conditions of the card holder agreement. I (We) certify that everything stated on this application is true and authorize the credit union to check and verify my (our) credit and employment history.
Collection Cost: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

ANNUAL PERCENTAGE RATE 9.5%	VARIABLE RATE INDEX & SPREAD NONE	GRACE PERIOD for PURCHASES 25 Days	OVER the LIMIT FEE \$5.00 Over the Limit Fee
--	--	---	---

I (We) acknowledge receipt of this disclosure as required by Section 520 of the NY General Business Law

APPLICANTS SIGNATURE	DATE	CO-APPLICANTS SIGNATURE	DATE
X _____		X _____	
Amount of Credit Line Requested \$ _____		Amount of Credit Line Approved \$ _____	
HOW MANY CARDS DO YOU WANT? (not to exceed 2) _____	Request card for yourself and authorized user named below	<input type="checkbox"/> Approved <input type="checkbox"/> Rejected	Date _____
Name _____		Credit Committee _____	
Relationship _____			

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.