

OSWEGO TEACHERS EMPLOYEES FEDERAL CREDIT UNION

113 W. Albany Street
 Oswego, NY 13126
 Telephone: (315) 342-4574 • Fax: (315) 342-2205



Application

There are costs associated with the use of a credit card. To obtain information about these costs, call us collect at (315) 342-4574, or write to us at the address stated on this Application.

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

LOANLINER® Account/Loan: Individual Joint
(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$ _____ Credit Limit Requested \$ _____

Purpose/Collateral: _____ If Authorized User, Name: _____

Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Statement of Intent Are you interested in having your loan protected? Yes No
 If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Applicant	Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other
NAME (Last - First - Initial)	NAME (Last - First - Initial)
ACCOUNT NUMBER	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER / STATE	DRIVER'S LICENSE NUMBER / STATE
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)
BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/ EXT.	BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/ EXT.
E-MAIL ADDRESS	E-MAIL ADDRESS
PRESENT ADDRESS (Street - City - State - Zip)	PRESENT ADDRESS (Street - City - State - Zip)
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
YEARS AT THIS ADDRESS	YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)	PREVIOUS ADDRESS (Street - City - State - Zip)
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
YEARS AT THIS ADDRESS	YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
Employment/Income	Employment/Income
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
TITLE/GRADE	TITLE/GRADE
START DATE	START DATE
HOURS AT WORK	HOURS AT WORK
SUPERVISOR'S NAME	SUPERVISOR'S NAME
IF SELF EMPLOYED, TYPE OF BUSINESS	IF SELF EMPLOYED, TYPE OF BUSINESS
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME OTHER INCOME	EMPLOYMENT INCOME OTHER INCOME
\$ _____ PER _____ \$ _____ PER _____	\$ _____ PER _____ \$ _____ PER _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE	<input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO
WHERE ENDING/SEPARATION DATE	WHERE ENDING/SEPARATION DATE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS
STARTING DATE	STARTING DATE
ENDING DATE	ENDING DATE

Applicant Reference	RELATIONSHIP	Other Reference	RELATIONSHIP
NAME AND ADDRESS		NAME AND ADDRESS	
OF NEAREST		OF NEAREST	
RELATIVE NOT	HOME PHONE	RELATIVE NOT	HOME PHONE
LIVING WITH YOU		LIVING WITH YOU	

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE <small>(Include Tax and Ins.)</small>			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			Applicant	Other	Applicant	Other	
HOME		\$		YES		NO	
AUTO		\$		YES		NO	
SAVINGS		\$		YES		NO	
CHECKING		\$		YES		NO	
OTHER (Describe)		\$		YES		NO	

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT	OTHER
		YES NO	YES NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		_____	_____
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?		_____	_____
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		_____	_____
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):	TO WHOM (Name of Creditor):	_____	_____

State Law Notices

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X _____
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Signatures

1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, 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 crime to willfully and deliberately provide incomplete or incorrect information in this application.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X _____ <small>(SEAL)</small>	DATE	X _____ <small>(SEAL)</small>	DATE
APPLICANT'S SIGNATURE		OTHER SIGNATURE	

For Credit Union Use Only							
DATE	APPROVED	APPROVED SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER	
	DENIED (Adverse Action Notice Sent)	LIMITS:	\$	\$	\$	\$	
LOAN OFFICER COMMENTS:							
SIGNATURES:							
X _____	DATE	X _____	DATE				

Oswego Teachers' Employees Federal Credit Union
113 West Albany Street
Oswego, New York 13126
315-342-4574
Fax 315-342-2205

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.