



UNITED STATES SENATE FEDERAL CREDIT UNION

CONSUMER/INSTALLMENT LOAN APPLICATION

Account Number	Loan Number
----------------	-------------

MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**
 Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.
 Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.
 _____ *Initial here if you intend to apply for joint credit.*

Type of Credit Applied For			
<input type="checkbox"/> New Auto	<input type="checkbox"/> Used Auto	<input type="checkbox"/> Recreational Vehicle Loan	<input type="checkbox"/> Share Secured Loan <input type="checkbox"/> Personal Loan
Purpose:			
Loan Amount \$	Repayment Term (In Months) \$	Repayment Option:	<input type="checkbox"/> Cash <input type="checkbox"/> Automatic Transfer <input type="checkbox"/> Payroll Deduction
Vehicle Loans:	Type of Vehicle (e.g., auto, boat)	Year and Make (e.g., 2001 Dodge)	Model (e.g., Caravan)

Optional Credit Insurance	
A separate credit insurance Application/Disclosure must be completed if you are interested in adding coverage. See your loan officer for details.	
You are interested in:	<input type="checkbox"/> Single Credit Life <input type="checkbox"/> Joint Credit Life <input type="checkbox"/> Credit Disability

Applicant Information			
Complete for joint 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)			
Full Name	Birth Date	Social Security No.	
Home Phone*	# of Dependents	Dependent(s) year of Birth	Email Address
Current Address	Years There	Previous Address (if current less than 2 years)	Years There
Name and address of reference not living with you		Relationship	Phone*
Current Employer Name and Address	Occupation	Hire Date	Annual Gross Income Office Phone / Ext* \$
Previous Employer Name & Address (if current less than 2 years)	Occupation	Hire Date	Annual Gross Income Office Phone / Ext* \$
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.			
Other Income Source 1	Start Date	Annual Gross Income \$	Other Income Source 2 Start Date Annual Gross Income \$
Housing Expense <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Landlord/Mortgage Co. Name	Monthly Payment/Rent/Expenses \$	Balance Do you pay Association or Condo Fees? \$ <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$

Other Applicant Information			
Check the box which applies: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Co-Signer		Check here if the Co-Applicant is your Spouse: <input type="checkbox"/>	
Complete for joint 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)			
Full Name	Birth Date	Social Security No.	
Home Phone*	# of Dependents	Dependent(s) year of Birth	Email Address
Current Address	Years There	Previous Address (if current less than 2 years)	Years There
Name and address of reference not living with you		Relationship	Phone*

Other Applicant Information (continued)					
Current Employer Name and Address	Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*	
			\$		
Previous Employer Name & Address (if current less than 2 years)	Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*	
			\$		
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.					
Other Income Source 1	Start Date	Annual Gross Income	Other Income Source 2	Start Date	Annual Gross Income
		\$			\$
Housing Expense <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Landlord/Mortgage Co. Name	Monthly Payment/Rent/Expenses	Balance	Do you pay Association or Condo Fees?	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$	

Additional Questions/Information (please answer the following questions)	
How did you hear about this loan program?	
Will this loan be used for: <input type="checkbox"/> Household <input type="checkbox"/> Business	Do you pay or owe: <input type="checkbox"/> Child support <input type="checkbox"/> Alimony <input type="checkbox"/> Separate Maintenance
During the next six months do you expect a change in your: <input type="checkbox"/> employer <input type="checkbox"/> residence <input type="checkbox"/> financial situation	If any of these are Yes, how much do you pay per month? \$
Are you currently a party in a lawsuit or other legal action? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are You a US Citizen or permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No

***Consent to Contact.**
By executing this Loan Application, you agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with this Application you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted.
In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers, or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

Initial **Initial**

SIGNATURES – Please Read and Sign Below			
You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. If approved, collateral securing other loans you have with the credit union (except for loans secured by household goods or any dwelling) will also secure this loan. The USA Patriot Act requires that we verify the identity of all account holders. We may ask you or your co-borrower to show proof of your identity.			
X		X	
Applicant	Date	Co-Applicant / Co-Signer	Date