



# UNITED STATES SENATE FEDERAL CREDIT UNION

## CONSUMER LOAN APPLICATION

# TotalLoan™

Date	Account Number
------	----------------

**APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.****Type of Credit.** Check the type of credit for which you wish to apply.

- ☐ **Individual credit** – If you are applying for individual credit, complete the Applicant section.
- ☐ **Joint credit** – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: **X** **X**

**Spouse Information.** You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

**TYPE OF CREDIT APPLIED FOR:**

Loan Type: \_\_\_\_\_

Payment Method: ☐ Cash ☐ Coupon

Amount Requested: \_\_\_\_\_ Term (months): \_\_\_\_\_

☐ Automatic Payment

Purpose: \_\_\_\_\_

Collateral Offered: \_\_\_\_\_

Payment Frequency: ☐ Monthly ☐ Semi-Monthly ☐ Bi-Weekly

**Notice to Credit card Applicants:** Please refer to the Important Credit Disclosure on page 3 of this application for information regarding the costs associated with the use of your Credit Card. You further understand that your use, or allowing the card to be used, will constitute acknowledgement, receipt and your agreement to the terms and conditions of the Credit Card Agreement and Disclosure provided to you with the card.

☐ **APPLICANT**

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)

APPLICANT NAME

SOCIAL SECURITY NO.

DRIVER'S LICENSE NO. &amp; STATE

BIRTH DATE

HOME PHONE NO.

CELL PHONE

DO YOU:

☐ OWN ☐ RENT

E-MAIL ADDRESS

CURRENT STREET ADDRESS

APT. NO.

SINCE

CITY/STATE/ZIP

FORMER ADDRESS (if current less than 2 years)

YEARS THERE

PERSONAL REFERENCE 1 (Name and Address)

RELATIONSHIP

PHONE NO.

☐ **SPOUSE** ☐ **CO-APPLICANT** ☐ **CO-SIGNER**

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)

SPOUSE/CO-APPLICANT NAME

SOCIAL SECURITY NO.

DRIVER'S LICENSE NO. &amp; STATE

BIRTH DATE

HOME PHONE NO.

CELL PHONE

DO YOU:

☐ OWN ☐ RENT

E-MAIL ADDRESS

RELATIONSHIP TO APPLICANT

CURRENT STREET ADDRESS

APT. NO.

SINCE

CITY/STATE/ZIP

FORMER ADDRESS (if current less than 2 years)

YEARS THERE

PERSONAL REFERENCE 1 (Name and Address)

RELATIONSHIP

PHONE NO.

**EMPLOYMENT & INCOME**

If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER

SINCE

CURRENT ADDRESS

WORK PHONE NO.

POSITION

MONTHLY GROSS INCOME

\$

FORMER EMPLOYER (if current less than 2 years)

CURRENT EMPLOYER

SINCE

CURRENT ADDRESS

WORK PHONE NO.

POSITION

MONTHLY GROSS INCOME

\$

FORMER EMPLOYER (if current less than 2 years)

**OTHER INCOME**

You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME

FREQUENCY

MONTHLY INCOME

\$

SOURCE OF OTHER INCOME

FREQUENCY

MONTHLY INCOME

\$

**ASSETS & DEPOSITS**

Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE			TYPE	FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			TYPE	FINANCIAL INSTITUTION NAME	CURRENT BALANCE
A	C	A				C					
					\$						\$
					\$						\$
AUTO #1 MAKE			MODEL	YEAR	VALUE	AUTO #2 MAKE			MODEL	YEAR	VALUE
					\$						\$
REAL ESTATE TYPE					VALUE	OTHER ASSETS					VALUE
					\$						\$

CREDIT INFORMATION				Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary A - APPLICANT   C - SPOUSE/CO-APPLICANT   D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED			
PLEASE CHECK			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS  RENT OR MORTGAGE	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS	
A	C	D					
<b>Additional Questions/Information</b> <i>(please answer the following questions)</i>							
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				
<b>SIGNATURES – Are you currently on active military duty?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No							
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.							
<b>Consent to Contact.</b> You are not required to consent as a condition of membership, purchasing any property, goods or service (including a loan). <b>YOU CONSENT TO RECEIVE CALLS-</b> By executing this loan application, you agree if you have provided any telephone number, including a cell phone number (message and data rates may apply), on this application, other Credit Union form related to this application, or verbally, you are giving the Credit Union, its agents, employees, or third parties your consent to contact you at such telephone number(s) to discuss or communicate the status of your accounts or applications, whether these numbers are dialed manually or by means of an automatic telephone dialing system or pre-recorded message. You agree to notify us of any change to the telephone number(s) for which you are providing your consent to be contacted. You can withdraw your consent at any time by contacting the Credit Union by phone, in person or any other reasonable means and informing us of your preference.							
<b>IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:</b> To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. <b>OHIO RESIDENTS:</b> The Ohio laws against discrimination requires that all creditors make credit equally available to all credit worthy 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. <b>WISCONSIN RESIDENTS:</b> For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned. Wisconsin Resident Signature _____ Date _____							
<b>If this application for credit is also used to apply for a credit card account, I (we) acknowledge that by accepting and/or using the credit card, I (we) agree to all terms and conditions of the card agreement accompanying the card. I (we) acknowledge receipt of the credit card solicitation disclosure.</b>							
<b>X</b> Applicant _____ Date _____			<b>X</b> Spouse/Co-Applicant/Co-Signer _____ Date _____				
<b>Credit Union Use Only</b>							
Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No, reason _____  Debt Ratio/Score: Before _____ After _____  <input type="checkbox"/> ECOA Notice and reason for Rejection sent or delivered on _____			Comments:          Loan Officer Signature _____ <b>X</b> _____ Date _____				

### Credit Card Disclosure Information

**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION-** The information provided in this disclosure is accurate as of \_\_\_\_\_. For rate information after this date, you may call (202) 224-2967 (within the DC metro area), (800)374-2758 (outside of the DC metro area), or write us at United States Senate Federal Credit Union, PO Box 77920, Washington, DC 20013-8920. Before we approve you for a credit card, we will review your credit report and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure, which will be sent to you with the new card(s).

Interest Rates and Interest Charges	
<b>ANNUAL PERCENTAGE RATE</b> for Purchases	<b>VISA Smart Rate –</b> % This APR will vary with the market based on the Prime Rate (1).
	<b>VISA Smart Rewards –</b> % This APR will vary with the market based on the Prime Rate (1).
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	<b>VISA Smart Rate –</b> % This APR will vary with the market based on the Prime Rate (1).
	<b>VISA Smart Rewards –</b> % This APR will vary with the market based on the Prime Rate (1).
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	<b>VISA Smart Rate –</b> % This APR will vary with the market based on the Prime Rate (1).
	<b>VISA Smart Rewards –</b> % This APR will vary with the market based on the Prime Rate (1).
<b>Minimum Interest Charge</b>	None
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES	
<b>Set-up And Maintenance Fees</b> Annual Fee Document Copy Fee	None \$20.00 for each copy of a merchant draft.
<b>Transaction Fees</b> Cash Advance & Balance Transfers Foreign Transactions	None 1% of the transaction amount.
<b>Penalty Fees</b> Late Payment Returned Payment	Up to \$35.00 if your payment is received after the due date. Up to \$35.00 for each returned payment.

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)". See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.

(1) Variable Rate. Your account is subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal ("Index") in effect on the last day of each calendar quarter plus our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the next billing cycle following the change. Increases or decreases in the Interest Rate will result in like increases or decreases in the Finance Charge and will affect the amount of your regularly scheduled payments that you will be required to make.