

LOAN APPLICATION- UNION COUNTY EMPLOYEES FEDERAL CREDIT UNION

10 Elizabethtown Plaza – 3rd Floor, Elizabeth, NJ 07202

Phone (908) 527 - 4015 Fax (908) 558-2373

For Official Use Only

\$ _____
\$ _____
\$ _____

TYPE OF LOAN:

New Car Used Car Personal
Shares Secured Special _____ Other _____

Account No. _____ Date _____ Note No. _____

Application Fee \$20.00

Incomplete applications will be returned, thus delaying your loan

PURPOSE OF LOAN:

I hereby apply for a loan of \$ _____ for a period of _____ months, to be repaid in **(Circle One)** MONTHLY or BI-WEEKLY
Installments of _____.

Personal Information

Name _____ Soc. Sec. No. _____
Address _____ City _____ State _____ Zip _____ How long at this address _____ years
(if less than three years at present address)
Previous Address _____ City _____ State _____ Zip _____ How long at this address _____ years
Home Phone _____ Cell Phone _____ Birthdate _____
No. of Dependant Children _____ E-Mail Address _____

Employment History

If you work for a County or State office, please specify which one including your Department and attach your most recent pay stub to this application.

Check One: I am a **Permanent** **Provisional** **Temporary** Employee.

Employer Name, Address & Dept.	Date of Hire	Phone No.	Position	Years	Annual Salary
					\$
					\$

Although you are not required to reveal the receipt of alimony, child support or maintenance payments in connection with this application, describe any such or other regular income that you wish to be considered in evaluating your credit worthiness.

Are you currently subject to disciplinary actions? Yes No

Have you been notified of termination of employment or layoff? Yes No

Value of real estate owned \$ _____ Additional real estate value \$ _____

Landlord's name & address: _____ Monthly Rent \$ _____

Description of auto(s) owned: _____ License plate no.(s) _____

Driver's license no. _____

Name of bank for: Savings account _____ Checking account _____

Name and address of nearest relative not living in the same residence: _____

Relation: _____ Phone No. _____

Complete other side. Incomplete loan applications will be returned and delay your review and approval.

Complete this section if you rely on your spouse's income for credit.

Please provide us with a copy of his or her most recent pay stub.

Spouse's Name _____ S.S. # _____
 Date of Birth _____ Spouse's employment _____
 Position _____ Work phone # _____
 Length of employment _____ Yrs. _____ Mos. Annual Income \$ _____
 Cell Phone # _____ E-mail address _____

CREDIT INFORMATION/DEBTS

To show my ability to repay this loan and to induce you to approve this application for credit, I hereby certify that a full, complete and accurate description of all my debts and liabilities are listed below. If no debts, so state. If there is not enough room on the application for debts, please list them on a separate sheet of paper and attach it to this application.

DEBTS	LENDER				
Mortgage #1	_____	_____	Per Month	_____	Balance
Mortgage #2	_____	_____	Per Month	_____	Balance
Auto #1	_____	_____	Per Month	_____	Balance
Auto #2	_____	_____	Per Month	_____	Balance
Other	_____	_____	Per Month	_____	Balance
Other	_____	_____	Per Month	_____	Balance

Please check off the appropriate box for the following questions:

- Do you have a pension loan? Yes No If yes, what was the original amount of the loan? \$ _____
- Are you a co-maker for any other loan? Yes No If yes, for whom? _____

Have you ever:

- Filed for Bankruptcy? Yes No When? _____
- Had your car repossessed? Yes No When? _____
- Had your wages attached/garnished? Yes No
- Had any judgments against you? Yes No When? _____
- Do you plan to move out of the state during the term of this loan? Yes No
- Marital Status: Married Unmarried Separated Civil Union

Statements:

I am paying \$ _____ a month in child support, alimony, palimony or maintenance payments.
 I am physically able to perform the usual duties of my livelihood. Yes No
 Are you interested in having your loan protected? [] Yes [] No
 Do you want Temporary Disability insurance on this loan? [] Yes [] No or Credit Life insurance? [] Yes [] No
 I would like Credit Life insurance on this loan. Yes No

NOTE: If you answer "yes", the credit union will disclose the cost to protect your loan. The credit insurance 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.

The interest rates advertised are in recognition of your agreement to pay your loan through payroll deduction. If you elect to withdraw from payroll deduction or if you are not eligible for payroll deduction the discounted rate advertised will be increased by 1% to reflect the administrative cost of processing your loan payments. Please initial your selection:

I will be paying through payroll deduction. ← Initial → I will not be paying through payroll deduction.

Borrower's Statement

I certify that all statements made on this application are true and complete and are made for the purpose of obtaining a loan. I fully understand that my failure to list all debts constitutes a false financial statement that may also void the discharge of the debt in the event that I file for relief under the Federal Bankruptcy Act. I authorize the Union County Employees' Federal Credit Union to investigate my credit worthiness, credit history and financial responsibility through any credit bureau including any contact with past and present creditors. I also authorize all of my creditors to release information to the Union County Employees' Federal Credit Union upon request. The EQUAL CREDIT OPPORTUNITY ACT prohibits creditors from discriminating against credit applicants on the basis of sex, marital status, race, color, religion, national origin, or age. The Federal Agency that administers compliance with this law concerning this credit union is the National Credit Union Administration, 1775 Duke Street, Suite 4206, Alexandria, VA 22314-3427

Signature of Borrower

_____/_____/_____
Date