



United Neighbors Federal Credit Union

Consumer / Member Loan Application

72 Riverside Drive, Deferiet NY 13628 / 611 Coffeen Street, Watertown NY 13601

Type of Credit Applied For:

Loan Type (Circle One): Vehicle Used Vehicle Boat Camper RV Snowmobile ATV Motorcycle Unsecured Share Secured
30/60/90 Note Line of Credit Heavy Equipment Credit Builder Home Improvement Debt Consolidation
Request Amount: \$ _____ Repayment Period: _____ months

Repayment Options: Cash/Check Automatic Transfer (Share or Share Draft) Payroll Deduction

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.

Single Life Single Disability Joint Life No Credit Insurance

Applicant Information:

Full Name: _____ Birth Date: ___/___/___ Social Security No: ___-___-___
Mother Maiden Name (security): _____ Home Phone: (____) ___-___ Work Phone: (____) ___-___
of Dependents: ___ Dependent(s) Year of Birth: _____ Email Address: _____
Current Address: _____ Years There: _____
 Own Rent
Previous Address (if current less than 2 years): _____ Years There: _____

Current Employer Name and Address: _____ Occupation: _____
Hire Date: _____ Hours Worked / Week _____ Hourly Rate _____ Office Phone / Ext: (____) ___-___

Previous Employer Name and Address: _____ Occupation: _____
Hire Date: _____ Hours Worked / Week _____ Hourly Rate _____ Office Phone / Ext: (____) ___-___

Co-Applicant / Co-Signer Information:

Full Name: _____ Birth Date: ___/___/___ Social Security No: ___-___-___
Mother Maiden Name (security): _____ Home Phone: (____) ___-___ Work Phone: (____) ___-___
of Dependents: ___ Dependent(s) Year of Birth: _____ Email Address: _____
Current Address: _____ Years There: _____
 Own Rent
Previous Address (if current less than 2 years): _____ Years There: _____

Current Employer Name and Address: _____ Occupation: _____
Hire Date: _____ Hours Worked / Week _____ Hourly Rate _____ Office Phone / Ext: (____) ___-___

Previous Employer Name and Address: _____ Occupation: _____
Hire Date: _____ Hours Worked / Week _____ Hourly Rate _____ Office Phone / Ext: (____) ___-___

Applicants Income Information

Monthly Gross Income: _____
Other Monthly Gross Income: _____ Source: _____
How often do you get paid? Weekly Bi-weekly Semi-Monthly Monthly

Is any income listed in this entire section likely to be reduced in the next two years? Yes No
Notice: Alimony, child support, and separate maintenance income need not be revealed if you do not choose to have it considered

Applicants References:

Nearest Relative Not Living With You: _____ Relationship: _____

Phone Number: (____) _____ - _____ Address: _____

Friend (Not a Relative): _____ Phone Number: : (____) _____ - _____

Address: _____

Applicants Monthly Obligations:

Please list all of your obligations, including credit union loans. Please continue on a separate sheet if needed.

Type of Obligations	Creditor	Account #	Current Balance	Monthly Payment
Mortgage/ Rent (Inc. Taxes & Ins.)			\$	\$
Second Mortgage/ Home Equity			\$	\$
Property Taxes			\$	\$
Line of Credit			\$	\$
Auto			\$	\$
Auto			\$	\$
Credit Card			\$	\$
Credit Card			\$	\$
Other			\$	\$
Other			\$	\$
Other			\$	\$

Co-Applicants Monthly Obligations:

Please list all of your obligations, including credit union loans. Please continue on a separate sheet if needed.

Type of Obligations	Creditor	Account #	Current Balance	Monthly Payment
Mortgage/ Rent (Inc. Taxes & Ins.)			\$	\$
Second Mortgage/ Home Equity			\$	\$
Property Taxes			\$	\$
Line of Credit			\$	\$
Auto			\$	\$
Auto			\$	\$
Credit Card			\$	\$
Credit Card			\$	\$
Other			\$	\$
Other			\$	\$
Other			\$	\$

Additional Questions About You:

Are you a co-maker, endorser, or guarantor on any debt obligation not listed above?

Applicant
 Yes No

Co-Applicant
 Yes No

Are there any unsatisfied judgments, garnishments, or lawsuit pending against you?

Yes No

Yes No

Have you declared bankruptcy in the past 10 years?

Yes No

Yes No

Have you ever been granted credit in another name?

Yes No

Yes No

Are you presently liable for any alimony, child support, or separation maintenance payments?

Yes No

Yes No

Have you been denied credit in the last six months?

Yes No

Yes No

Representations and Authorizations

You represent everything stated in this application is correct to the best of your knowledge. You further represent you have provided complete listing of all debts and obligations. You authorize the Credit Union to investigate your credit report, verify your employment and income information, and answer questions regarding your credit history. You also authorize the Credit Union to obtain credit reports in connection with this application and any update, renewal, or extension of credit received. If you request it, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. See the Credit Union's privacy Policy to determine what information the Credit Union may share about you.

X _____
 Applicant's Signature

X _____
 Date

X _____
 Co-Applicant/Borrower/Signer's Signature

X _____
 Date

Credit Union Use Only

Member Account # _____ Note # _____ Credit Limits(Line of Credit Only) \$ _____ Initial Credit Advance \$ _____

Term of Loan(in months) _____ Periodic Payments \$ _____ First Payment Date _____

Type of Credit Fixed Terms Open-End Overdraft 30/60/90 Note

Security Offered (include Vin if vehicle) _____ Owned By _____

Loan Officers

Approved Counter-offer to be made. Application approved
 Applicants accepts all conditions set forth below.

 Loan Officer Date

Denied Referred to Credit Committee

 Loan Officer Date

Reason for denial or other comments: _____

ECOA Notice and reason for denial sent or delivered by: _____