



Dear Member,

Thank you for your loan request. The following information and instructions should be read carefully in order to process your application

It is a requirement that all loan applicants be active members of The United Federal Credit Union and that they maintain a minimum share saving account balance of \$50.00. This account must be kept active by depositing to the account at least once yearly to avoid an inactivity fee of \$2.50 per month. It is our hope that your participation in a share savings program will help you to build toward financial stability as well as satisfy our loan requirements.

All loan payments can be payroll deducted. You may call and find out if the company you work for is on our payroll list. The payroll deduction is deposited into your share account and then transferred to your loan account on the due date each month. Normally, your monthly deduction is increased by the amount of your loan payment. This is done so you can meet your monthly loan obligations as well as continue to save regularly. You may also choose to mail your loan payment directly to the Credit Union using a loan payment coupon book or you can have your payments set up on "AutoPay".

The majority of applications have decision rendered within 48 hours of receipt. If your loan request is approved, you will receive further instructions and documents pertaining to the finalizing of the transaction. When the documentation is signed and returned to us, we will then forward your loan proceed check to you, your car dealer (if applicable), your creditors (if applicable), or deposit it into your share savings or checking account. If your loan is declined, you will receive written from us.

APPLICATION INSTRUCTIONS

1. Complete the ENTIRE application as fully as possible
2. The question "Purpose of Loan" must be answered with an exact reason—"Personal" is not acceptable. Please be specific.
3. Include the address, telephone number, and payment amount of your creditors.
4. Be sure to sign and date the application. If a joint application, BOTH must sign.
5. You must also submit copies of your last two pay stubs with your application in order for us to verify your wages.
6. Submit the above along with an Application Fee of \$50.00 or, if available, indicate from which account the fee should be taken.

ADDITIONAL INSTRUCTIONS

UNSECURED LOANS—Most applicants will qualify for a maximum of \$2,000.00

NEW VEHICLES—A Purchase Agreement and a copy of the vehicle invoice from the dealer must accompany your application

USED VEHICLES—A purchase Agreement from the Dealer or a Letter of Intent to Sell from a private owners including the selling price, down payment, year, make, model. Vehicle Identification Number (VIN), mileage, and any extras, plus sellers name and phone number. The Credit Union will finance up to 100% of the current NADA retail value.

If you need further information, please contact us at any of our branch offices.

| Uniontown | Morgantown | Mt. Pleasant | Star City |
|-------------------------|----------------------|-------------------------|-----------------------------------|
| 585 Morgantown Road | 3 Sunset Beach Road | 6610 Route 819 | 3467 University Avenue, Suite 100 |
| Uniontown PA 15401-3224 | Morgantown, WV 26508 | Mt. Pleasants, Pa 15666 | Morgantown, WV 26505 |
| Phone: 724-438-5414 | Phone: 304-598-5010 | Phone: 724-547-7130 | Phone: 304-598-7838 |
| Fax: 724-438-6176 | Fax: 304-598-5019 | Fax: 724-438-6176 | Fax: 304-598-7834 |

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a US Government Agency



\$50.00 Loan Application Fee and Membership is Required

Amount Requested:

Purpose of Loan:

Unsecured

Secured **Collateral Offered:**

Individual Credit – *relying solely on my income or assets*

Individual Credit- *relying on my income or assets as well as income or assets from other resources.*

Joint Credit

LOAN INSURANCE INFORMATION

Life Insurance
Single

Joint Life

Disability

None

Name: Last First Middle

Date of Birth

Social Security Number

Home Address: (Number and Street) (City) (State) (Zip)

How Long Have you lived at Present Address?
_____ Years _____ Months

Telephone Number:

Home (_____) _____

Other (Cell/Work) (_____) _____

Previous Address: (Number and Street)

(City) (State) (Zip)

EMPLOYMENT AND INCOME

Employer:

Employment Address (Street, City, State, zip)

Telephone Number:

Present Position:

Salary (Gross Income) (Circle One)

Time with Employer:

\$ Weekly Biweekly Monthly Annually

Additional Income:

Source Of Income:

****Income from Alimony, Child Support and Separate Maintenance need not be revealed unless such income is needed to support repayment of this loan****

Previous Employer:

Address:

Position:

Years There:

Monthly Income:

\$

DO NOT COMPLETE IF APPLYING FOR AN INDIVIDUAL LOAN

Information about spouse need not be furnished unless applicant is relying on spouse's income for repayment of the loan or if spouse is jointly responsible

OTHER

SPOUSE

CO-APPLICANT

COMPLETE FOR JOINT OR SECURED CREDIT

Married

Separated

Unmarried

No of Dependents:

Age of three oldest

Name:

Employer (Name and Address):

Social Security Number:

Date of Birth:

****Income from Alimony, Child Support and Separate Maintenance need not be revealed unless such income is needed to support repayment of this loan****

Status of Employment (Check One)

Position:

Annual Salary:

Employer Telephone No.:

Length of time with Employer:

Permanent

Temporary

\$

Name and Address of Nearest Relative not living with you:

Telephone No.

Relationship

Name and Address of a Friend:

Telephone No.

CREDITORS/OBLIGATIONS

*Statement of total indebtedness and liabilities: This section must be answered. Attach additional listing if necessary.
If no debts. Insert "NONE" and list at least two credit references.*

| | | | | | | |
|---|--------------------------|-----------------|-------------|-----------------|--|---|
| Full Name Of Creditor Address (City-State) | Phone No. | Original Amount | Balance Due | Monthly Payment | State: (Current or Delinquent) State Amount Delinquent | Will account be paid off with this loan. YES or NO |
| | | \$ | \$ | \$ | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Auto (Year; Make; Model): | Lien Holder and Address: | | | Telephone No: | Balance: | |

*Have you ever had a car or other personal property returned to or repossessed by a Dealer or Finance Co., been a party in a bankruptcy proceeding, wage assignment, or collection suit, or have you ever been declined on a loan application to this Credit Union?
YES () NO ()
If your answer is YES Please give details in explanation section below.*

HOME

| | | | |
|---------------|--|--|---|
| Rent | Landlord (Name): | Monthly Rent \$ | |
| | (Address) | Status of Rent (Check one) <input type="checkbox"/> Current <input type="checkbox"/> Delinquent | |
| | Telephone No. | Additional No. | |
| Buying | Name Mortgage Holder – 1 st Trust | Name Mortgage Holder 2 nd Trust | Current Value of Home \$ |
| | (Address) | (Address) | |
| | Monthly Payment \$ | Monthly Payment \$ | Status of Home Payments (Check One) <input type="checkbox"/> Current <input type="checkbox"/> Delinquent |
| | Unpaid Balance \$ | Unpaid Balance \$ | |

BANKING INFORMATION

| | | | |
|--------------|---------|----------------|---------------|
| Name of Bank | Address | Checking \$ | Savings \$ |
|--------------|---------|----------------|---------------|

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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

| | |
|------------|-------|
| SIGNATURE: | DATE: |
| SIGNATURE: | DATE: |

Voluntary Information for Government Monitoring Purposes

If this loan is for purchase or construction of a home, the following information is requested by the Federal Government to monitor this lender's compliance with Equal Credit Opportunity and Fair Housing Laws. The Law provides that a lender may not discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional. If you do not wish to furnish the following information, please initial below.

| | | | |
|---|--------|---|--------|
| Applicant: I do not wish to furnish this information (Initials) | | Co-Applicant: I do not wish to furnish tis information (Initials) | |
| Race/ National Origin: | Sex: | Race/National Origin: | Sex: |
| American Indian, Alaskan Native | Male | American Indian, Alaskan Native | Male |
| Asian, Pacific Islander | Female | Asian, Pacific Islander | Female |
| Black | | Black | |
| White | | White | |
| Hispanic | | Hispanic | |
| Other (specify) | | Other (specify) | |

EXPLANATION SECTION

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