



PO Box 700  
Tlaga, LA 71477-0700  
(318) 704-8545

# LOANLINER Application

### HOW TO APPLY

- Please complete front and back of application
- Sign on back page
- Return completed application to credit union
- An incomplete or unsigned application may delay processing

**\*\*All highlighted sections must be completed for the approval process\*\***

**Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:  
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),  
 2. your spouse will use the account, or  
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

**Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.  
**Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

**LOANLINER® Account/Loan:**  Individual  Joint Amount Requested \$ \_\_\_\_\_ Purpose/Collateral: \_\_\_\_\_  
 (Including ATM/Debit Card Access to the Account if Available)

Repayment:  Payroll Deduction  Cash  Military Allotment  Automatic Payment

**Statement of Intent** Are you interested in having your loan protected?  Yes  No  
 If you answer "yes", the credit union will disclose the cost to protect your loan. The protection 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.

**Applicant**  Other  Co-Applicant  Spouse  Other  
 NAME (Last - First - Initial) \_\_\_\_\_ **Mother's maiden name** \_\_\_\_\_  
 NAME (Last - First - Initial) \_\_\_\_\_ **Mother's maiden name** \_\_\_\_\_

|                                 |  |            |                     |
|---------------------------------|--|------------|---------------------|
| ACCOUNT NUMBER                  | SOCIAL SECURITY NUMBER   |            |                     |
| DRIVER'S LICENSE NUMBER / STATE | LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) |            |                     |
| BIRTH DATE                      | HOME PHONE   | CELL PHONE | BUSINESS PHONE/EXT. |
| E-MAIL ADDRESS                  |  |            |                     |

|  |  |                       |
|--|--|-----------------------|
| PRESENT ADDRESS (Street - City - State - Zip)  | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | YEARS AT THIS ADDRESS |
| PREVIOUS ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | YEARS AT THIS ADDRESS |

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  
 MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**Employment/Income** **Must be completed**

|                              |             |                                    |               |
|------------------------------|-------------|------------------------------------|---------------|
| NAME AND ADDRESS OF EMPLOYER | TITLE/GRADE | START DATE                         | HOURS AT WORK |
| SUPERVISOR'S NAME            |             | IF SELF EMPLOYED, TYPE OF BUSINESS |               |

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

|   |                    |
|---|--------------------|
| EMPLOYMENT INCOME   | OTHER INCOME       |
| \$ _____ PER _____  | \$ _____ PER _____ |
| <input type="checkbox"/> NET <input type="checkbox"/> GROSS | SOURCE             |

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?  YES  NO  
 WHERE: \_\_\_\_\_ ENDING/SEPARATION DATE \_\_\_\_\_

|   |               |
|---|---------------|
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE |
| _____   | _____         |
| _____   | ENDING DATE   |

|                                 |  |            |                     |
|---------------------------------|--|------------|---------------------|
| ACCOUNT NUMBER                  | SOCIAL SECURITY NUMBER   |            |                     |
| DRIVER'S LICENSE NUMBER / STATE | LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self) |            |                     |
| BIRTH DATE                      | HOME PHONE   | CELL PHONE | BUSINESS PHONE/EXT. |
| E-MAIL ADDRESS                  |  |            |                     |

|  |  |                       |
|--|--|-----------------------|
| PRESENT ADDRESS (Street - City - State - Zip)  | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | YEARS AT THIS ADDRESS |
| PREVIOUS ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | YEARS AT THIS ADDRESS |

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  
 MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**Employment/Income**

|                              |             |                                    |               |
|------------------------------|-------------|------------------------------------|---------------|
| NAME AND ADDRESS OF EMPLOYER | TITLE/GRADE | START DATE                         | HOURS AT WORK |
| SUPERVISOR'S NAME            |             | IF SELF EMPLOYED, TYPE OF BUSINESS |               |

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

|   |                    |
|---|--------------------|
| EMPLOYMENT INCOME   | OTHER INCOME       |
| \$ _____ PER _____  | \$ _____ PER _____ |
| <input type="checkbox"/> NET <input type="checkbox"/> GROSS | SOURCE             |

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?  YES  NO  
 WHERE: \_\_\_\_\_ ENDING/SEPARATION DATE \_\_\_\_\_

|   |               |
|---|---------------|
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE |
| _____   | _____         |
| _____   | ENDING DATE   |



**LEGACY FINANCIAL FEDERAL CREDIT UNION**  
**P.O. BOX 700, TIOGA, LA 71477-0700**  
**PHONE: 318-704-6545**

**LOANLINER® ADDENDUM:** This Addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement.

Effective Date: May 20, 2019

Replaces Addendum Dated: August 27, 2018

| Sub Account Description                         | Approx. Term (In Months) | Daily Periodic Rate   | ANNUAL PERCENTAGE RATE |
|---|--------------------------|-----------------------|------------------------|
| All Other Collateralized Loans                  | 84                       | 0.015068% – 0.034247% | 5.50% - 12.50%         |
| All Other Collateralized Loans                  | 84                       | 0.020548% – 0.042466% | 7.50% - 15.50%         |
| Automobiles, Trucks, Vans & Motorcycles – New   | 84                       | 0.010822% - 0.035479% | 3.95% - 12.95%         |
| Automobiles, Trucks, Vans & Motorcycles – Used  | 84                       | 0.013562% - 0.040959% | 4.95% - 14.95%         |
| Lawn/Farm Tractors – New                        | 84                       | 0.015753% - 0.043151% | 5.75% - 15.75%         |
| Lawn/Farm Tractors – Used                       | 84                       | 0.021233% - 0.047945% | 7.75% - 17.50%         |
| Four-wheel Off-Road Vehicles – New              | 72                       | 0.015753% - 0.035479% | 5.75% - 12.95%         |
| Four-wheel Off-Road Vehicles – Used             | 72                       | 0.019863% - 0.043151% | 7.25% - 15.75%         |
| Motor Homes, Campers, & Utility Trailers – New  | 120                      | 0.019863% - 0.043699% | 7.25% - 15.95%         |
| Motor Homes, Campers, & Utility Trailers – Used | 120                      | 0.022603% - 0.046438% | 8.25% - 16.95%         |
| Motorized Boats, Motors, Trailers – New         | 120                      | 0.016301% - 0.035479% | 5.95% - 12.95%         |
| Motorized Boats, Motors, Trailers – Used        | 120                      | 0.021781% - 0.040959% | 7.95% - 14.95%         |
| Signature                                       | 60                       | 0.025890% - 0.047808% | 9.45% - 17.45%         |
| Share Secured, Share Certificate Secured        |                          | See Receipt           | See Receipt            |
| Loan Promotion Program                          | 12                       | .032739%              | 11.95%                 |

**Your Annual Percentage Rate may vary depending on your creditworthiness. Please ask a loan officer for details regarding how your rate is determined.**

**Share Secured:** The Annual Percentage Rate (APR) for advances secured by 100% of regular shares will be equal to the dividend rate being paid on the regular share account offered as security for the advance (Index) plus 3% (Margin). The loan must be secured by 100% of shares at all times; failure to do this will result in default under this plan. The APR and Daily Periodic Rate (DPR) will be disclosed on the voucher at the time of the advance.

**Share Certificate Secured:** The Annual Percentage Rate (APR) for advances secured by share certificates will be equal to the dividend rate being paid on the certificate being offered as security for the advance (Index) plus 3% (Margin). The certificate must be continuously renewed until the advance has been completely repaid. Accordingly, the loan's interest rate may change, in correlation to the Certificate's renewal rate. Failure to renew will result in default under this plan. The APR will not exceed the maximum rate permitted by the Federal Credit Union Act. The APR and Daily Periodic Rate (DPR) will be disclosed on the voucher at the time of the advance.

**Collection Costs:** You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

**Loan Documentation Fee:** Promotion Loans will be charged a \$30.00 processing fee. All other loans, including Refinanced loans, will be charged a fee of \$30.00 to cover the cost of documents and other printing costs. Loans that include DMV processing will incur a processing fee of \$75.00.

**“Self Help” Repossession:** Louisiana law permits repossession of motor vehicles without judicial process.

Please Review and Sign: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_