

REDIFORM NIAGARA FALLS, NEW YORK FEDERAL CREDIT UNION

3236 Lockport Road • Niagara Falls, NY 14305 • Phone 716-284-2430
1-800-552-8673

APPLICATION FOR LOAN (unsecured/secured closed end)

*The Patriot Act requires us to have photo I.D. with each new account.
Please provide a copy of your Drivers License.*

Information regarding: Applicant Additional party

Name _____

I/We hereby apply for a loan as follows: (**to be completed by applicant)

Total New Loan \$ _____

Old Loan Balance (# _____) ... \$ _____

Amount of money requested \$ _____ **

To be repaid in weekly } payments of { _____ (number of payments)
 biweekly } OR
 monthly } _____ (amount of payment)

Including/plus interest starting on _____

Purpose of loan** _____

We offer Credit Life Insurance at a reasonable cost. And Credit Disability Insurance to insure your loan in the event of sickness or accident at a reasonable cost.

STATEMENT OF INTENT

- Credit Life
 Credit Disability Insurance
(Check if coverage is desired)

The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which disclosed the terms and conditions must be signed for coverage to become effective.

Secured Credit - Collateral
Shares in Account Nos. _____ \$ _____
_____ \$ _____
New/Used Auto - Make _____
Year _____ Cost/Value \$ _____
VIN # _____
Other _____
Owner's Names _____

Individual Credit: (Do NOT complete marital status for INDIVIDUAL credit in non-community property state.)

Applicants signature only
 Endorser, guarantor of surety (Co-signer)
(Name _____)
(Have this person complete a separate loan application)

Joint Credit - Joint Application or Co-maker
(Person who will be equally liable for repayment)
(Name _____)
(Have this person complete a separate loan application)
Relationship to applicant if any _____

MARITAL STATUS: Complete marital status if this loan is for:

- a. Joint or secured credit, or
b. You reside in or rely on property located in a Community Property State. (AZ, CA, ID, LA, NM, NV, TX, WA)
 Unmarried Married Separated

Full Name _____ Birth Date _____ Social Security No. _____
Street Address _____ Years there _____
City _____ State _____ Zip Code _____
Home Phone (____) _____ Business Phone (____) _____ Cell (____) _____ Present Employer _____
Date Employed _____ Position or Title _____ Supervisor _____
Employer's Address _____
City _____ State _____ Zip Code _____
Dependents (exclude self) _____ Ages _____
Name of nearest relative not living with you _____ Relationship _____
Address _____

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

Salary (Gross Net) \$ _____ Per _____

*Other Income _____ Per _____ Source _____

Is any income listed likely to be reduced before this loan is paid off: No Yes

If yes, explain _____

FOR OFFICE USE ONLY

Date _____

Account # _____

Loan # _____

Purpose Code _____ Type # _____

_____ Tier # _____

If present residence less than 2 years, complete next 2 lines

Previous Street Address _____ Years there _____
City _____ State _____ Zip Code _____

If employed by present employer less than 3 years, complete next 2 lines

Previous Employer _____ Years there _____
Previous Employer's Address _____

OUTSTANDING DEBTS (List Everything)

Creditor (address and account #)	DATE LOAN	ORIG. DEBT	PRESENT BALANCE	MONTHLY PAYMENT	Past Due Yes/No
Rent					
Mortgage					
Auto loan					
Credit Union					
Credit Card					
Credit Card					
Alimony, etc.					
Other					
Other					
Attach another sheet if necessary					
TOTALS					

Are there any other persons obligated on any of the above loans? Yes No
(Which ones and who?) _____

Are you a co-maker, co-signer or guarantor on any loan? Yes No
For whom? _____ To whom? _____

Have you been declared bankrupt in the last 14 years? Yes No

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Signature of Member _____ Date _____

LOAN OFFICER ACTION

Loan officer:

- I approve this loan as submitted.
- Loan rejected. Reason _____
- Loan referred to BOD.

LO signature _____ Date _____

BOD Action: Date _____

- We approve the loan as submitted.
- We reject the loan as submitted
- The following counter offer will be made to the applicant and it accepted, we approve the loan. Describe _____

Specific reason(s) for rejection _____

Outside information considered No Yes (describe _____)

Signed _____ Date _____ Signed _____ Date _____

Signed _____ Date _____ Signed _____ Date _____

Signed _____ Date _____ Signed _____ Date _____

ECOA notice and Reason for Rejection sent or delivered on _____

Signed _____