

CWA LONG ISLAND FEDERAL CREDIT UNION

LOAN APPLICATION

This application is for (please check appropriate box): individual joint. If you indicated JOINT, EACH PARTY MUST FILL OUT AN APPLICATION.
 The type of loan is (please check appropriate box): Personal/Signature Loan Share Secured Loan Auto Loan
 Amount of loan requested \$ _____ Purpose of Loan _____
 Repayment: Payroll Deduction Cash Military Automatic Payment
 If auto loan complete the following: Make _____ Model _____ Year _____ Vin # _____

PAYMENT PROTECTION

Single Credit Disability Insurance Joint Credit Disability Insurance Single Credit Life Insurance Joint Credit Life Insurance
 Check coverage(s) desired. The Credit Union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

APPLICANT

If you are joint/co-applicant/co-signer on this Loan Application check here and enter name of member you will be joint with _____.

Your Name (last/ first/initial) _____ Account # _____
 Mother's Maiden Name _____ Social Security # _____ Driver's License #/State _____
 List of ages of dependents not listed by other applicant (Exclude Self) _____
 Birth Date _____ Home Phone () _____ Business Phone/Ext. () _____
 Present Address (Street-City-State-Zip) _____
 Own _____ Rent _____ Years at this address _____
 Previous Address (Street-City-State-Zip) _____
 Own _____ 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 _____
 Start date _____ Supervisor's name _____ Self-employed? Yes No
 Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.
 Employment income: \$ _____ Per _____ Net Gross
 Other income: \$ _____ Per _____ Source _____

MONTHLY EXPENSES/OUTSTANDING DEBTS

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY APPLICANT	OWED BY OTHER
Rent _____ First Mortgage _____ (include. tax & ins.)		\$	\$			
2nd Mortgage		\$	\$			
1st Auto Loan		\$	\$			
Child Care		\$	\$			
Child Support		\$	\$			
Credit Card		\$	\$			
Credit Card		\$	\$			
Other		\$	\$			
Other		\$	\$			
	TOTALS					

List any names under which your credit references and credit history can be checked:

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER PLAN		OWNED BY APPLICANT/OTHER	
			Yes	No		
Home		\$	Yes	No		
Auto		\$	Yes	No		
Savings		\$	Yes	No		
Checking		\$	Yes	No		
Other (describe)		\$	Yes	No		

OTHER INFORMATION ABOUT YOU

If you answer " yes" to any questions other than #1, explain on an attached sheet.

	APPLICANT		OTHER	
	YES	NO	YES	NO
1. Are you a US citizen or permanent resident alien?				
2. Do you currently have any outstanding judgments or have you ever filed for bankruptcy, had a debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit?				
3. Is your income likely to decline in the next two years?				
4. Are you a co-maker, co-signer or guarantor on any loan not listed above? For whom? (Name of others obligated on loan):				
To whom? (Name of creditor):				

SIGNATURES

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.

X _____ (Seal)

Applicants Signature

Date

X _____ (Seal)

Other Signature

Date

FOR CREDIT UNION USE ONLY

Date		Approved	Approved	Signature	Line of Credit	Other	Other	Debt Ratio/Score
		Denied	Limits:	\$	\$	\$	\$	Before After
		(Adverse Action Notice Sent)						

Loan officer comments:

SIGNATURES:

X _____ **X** _____
(Date) (Date)

