

LOAN APPLICATION



Type of Loan: Auto Loan Signature Loan Share Secured

Applicant: Individual Joint Northside Employee Number: _____

Requested Loan Amount and purpose: _____

| Applicant/Member Information | | | |
|----------------------------------------------------|---------------------------------------------------|--------------------------------|-----|
| Last Name | First Name | Phone Number | |
| Home Address (cannot be P.O. Box) | City | State | Zip |
| Driver's License State/Number(ex., GA 123456789) | Social Security or Taxpayer Identification Number | Date of Birth (mm/dd/yyyy) | |
| Email Address | Emergency Contact Name | Emergency Contact Phone Number | |
| Emergency Contact Address | City | State | Zip |
| Employment Information | | | |
| Current Employer | Current Salary | Date of Hire | |
| Employer Address | City | State | Zip |
| Previous Employer (if less than 1 year at current) | Length of employment | | |
| Employer Address | City | State | Zip |
| Joint Applicant Information | | | |
| Last Name | First Name | Phone Number | |
| Home Address (cannot be P.O. Box) | City | State | Zip |
| Driver's License State/Number(ex., GA 123456789) | Social Security or Taxpayer Identification Number | Date of Birth (mm/dd/yyyy) | |
| Email Address | Emergency Contact Name | Emergency Contact Phone Number | |
| Emergency Contact Address | City | State | Zip |
| Joint Applicant Employment Information | | | |
| Current Employer | Current Salary | Date of Hire | |
| Employer Address | City | State | Zip |
| Previous Employer (if less than 1 year at current) | Length of employment | | |
| Employer Address | City | State | Zip |

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Financial Information

List all debts and financial obligations for which applicant and joint applicant (if applicable) are jointly or individually responsible including rent, mortgages, credit card, installment loans, medical bills, etc. Failure to list all debts and obligations shall be considered reason to deny credit. If there is more than can fit in the box below, please attach to this application a sheet listing all debt obligations.

| Type of Debt | Name of Creditor | Monthly Payment | Amount Owed | Applicant/Joint/Both | | |
|------------------------|------------------|-----------------|-------------|----------------------|---|---|
| Apartment Rent | | | | A | J | B |
| Home Mortgage(s) | | | | A | J | B |
| Auto Loan(s) | | | | A | J | B |
| Personal Loan(s) | | | | A | J | B |
| Credit Card(s)- Bank | | | | A | J | B |
| Credit Card(s) – Store | | | | A | J | B |
| Credit Card(s) – Gas | | | | A | J | B |
| Credit Card(s) – Other | | | | A | J | B |
| Student Loans | | | | A | J | B |
| Other | | | | A | J | B |
| | | | | A | J | B |
| Total Debt | | | | | | |

| | Applicant | | Joint Applicant | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----|-----------------|----|
| • Are you a U.S. citizen or permanent resident alien? | Yes | No | Yes | No |
| • Do you have any outstanding judgements 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? | Yes | No | Yes | No |
| • Are you likely to file for bankruptcy over the next 12 months? | Yes | No | Yes | No |
| • Is your income likely to decline in the next 2 years? | Yes | No | Yes | No |
| • Are you a co-maker, co-signer, or guarantor on any loan not listed? | Yes | No | Yes | No |

Marital Status (complete for Joint or Secured Credit or if you reside in or rely on property in a Community Property State of AZ, CA, ID, LA, NM, NV, TX, WA):

Unmarried Married Separated

Other Income*: _____ Source of Income: _____

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis of repaying the loan. Please attach proof of additional income if you wish for it to be included as a basis of repaying the loan.

Collateral Information

| | | |
|------------------------|----------------------------|-----------------------------|
| Vehicle Make | Vehicle Model | Vehicle Year |
| Dealer/Seller Name | Dealer/Seller Phone Number | Vehicle Serial Number (VIN) |
| Insurance Company Name | Agent's Name | Phone Number |
| Price of Vehicle * | Optional Equipment | Mileage |

***Itemized bill of sale or payoff statement (for refinancing) must be attached**

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Signature Page

The applicant(s) signing below hereby apply for credit with Northside Federal Credit Union (NFCU) according to the terms and conditions of such credit as applicant(s), from time to time, may request from NFCU. NFCU may also investigate applicant(s) creditworthiness, credit history, and financial responsibility through any credit reporting agency, or by direct creditor contact, and NFCU may directly verify applicant(s) employment. Applicant(s) hereby direct any past, present or future employer, person, association, firm, corporation, or agency to furnish any and all information concerning applicant(s) or either applicants' personal affairs, release from any liability is granted in advance. Applicant(s) also certify that there are no lawsuits pending or judgements outstanding against them other than those applicant(s) have outlined in the application. Applicant(s) understand that any false or misleading statements in this application will cause any loan or extension of credit NFCU grant applicant(s) to be in default. NFCU may then demand immediate payment of the balance of the loan, past due and any late charges. **Section 1014, Title 18, U.S. Code Makes It a Federal Crime to Knowingly Make a False Statement on the Loan Application of a Federal Credit Union.**

| | | |
|---------------------------------------------------------------------|--------------|------|
| Member's Signature | Printed Name | Date |
| Joint Applicant's Signature (will be equally liable for payment) | Printed Name | Date |