

LOAN APPLICATION



Type of Loan: Auto Loan Signature Loan Share Secured Credit Rebuilder Loan

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	
Member Number			

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				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Home Mortgage(s)				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Auto Loan(s)				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Personal Loan(s)				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Credit Card(s)- Bank				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Credit Card(s) – Store				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Credit Card(s) – Gas				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Credit Card(s) – Other				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Student Loans				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Other				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
				<input type="checkbox"/> A <input type="checkbox"/> J <input type="checkbox"/> B
Total Debt				

	Applicant	Joint Applicant
• Are you a U.S. citizen or permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• Are you likely to file for bankruptcy over the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• Is your income likely to decline in the next 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• Are you a co-maker, co-signer, or guarantor on any loan not listed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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 law suits 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.**

REV 7/22

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