

# LOAN APPLICATION



1152 FRANKLIN ST.  
JOHNSTOWN PA 15905  
800-296-8728

## 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

**Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if.

1. Your spouse will use the account, or
2. 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.

Individual

Joint

Amount Requested \$ \_\_\_\_\_

Purpose/Collateral:

### Repayment:

Payroll Deduction

Cash

Military Allotment

Automatic Payment (Electronic)

### PAYMENT PROTECTION

Single 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

NAME (Last - First - Initial)

DATE OF BIRTH

SOCIAL SECURITY NO.

DRIVER'S LICENSE NUMBER/STATE

PRESENT ADDRESS (Street - City-State-Zip)

OWN  RENT  
YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City-State-Zip)

OWN  RENT  
YEARS AT THIS ADDRESS

HOME PHONE NO.

CELL PHONE NO.

WORK PHONE NO. / EXT

EMAIL ADDRESS

LIST AGES OF DEPENDENTS NOT LISTED  
BY OTHER APPLICANT (Exclude Self)

### EMPLOYMENT / INCOME

NAME AND ADDRESS OF EMPLOYER

START DATE

HOURS AT WORK

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 \_\_\_\_\_

NET  GROSS

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS

STARTING DATE

ENDING DATE

### OTHER:

CO-APPLICANT

SPOUSE

GUARANTOR

NAME (Last - First - Initial)

DATE OF BIRTH

SOCIAL SECURITY NO.

DRIVER'S LICENSE NUMBER/STATE

PRESENT ADDRESS (Street - City-State-Zip)

OWN  RENT  
YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City-State-Zip)

OWN  RENT  
YEARS AT THIS ADDRESS

HOME PHONE NO.

CELL PHONE NO.

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EMPLOYMENT INCOME

OTHER INCOME

\$ \_\_\_\_\_ PER \_\_\_\_\_ \$ \_\_\_\_\_ PER \_\_\_\_\_

NET  GROSS

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS

STARTING DATE

ENDING DATE

CONTINUED ON REVERSE SIDE

APPLICANT REFERENCE		OTHER REFERENCE	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____	RELATIONSHIP _____	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____	RELATIONSHIP _____
_____	HOME PHONE _____	_____	HOME PHONE _____

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION <small>Attach additional sheet(s) if necessary</small>	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
				Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE <small>(Include Tax and Ins.)</small>		\$	\$		
2nd MORTGAGE		\$	\$		
1st AUTO LOAN		\$	\$		
2nd AUTO LOAN		\$	\$		
CHILD-CARE		\$	\$		
CHILD SUPPORT		\$	\$		
CREDIT CARD		\$	\$		
CREDIT CARD		\$	\$		
OTHER		\$	\$		
OTHER		\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES & CREDIT HISTORY CAN BE CHECKED		TOTALS	\$	\$	

\_\_\_\_\_

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEDGE AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			Applicant	Other			
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 QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT		OTHER	
		YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGEMENTS OR HAVE YOU EVER FILED 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?					

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, renewal or extension 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.

<div style="display: flex; justify-content: space-between;"> <span style="font-size: 2em; font-weight: bold;">X</span> <span>(SEAL)</span> </div>	<div style="display: flex; justify-content: space-between;"> <span style="font-size: 2em; font-weight: bold;">X</span> <span>(SEAL)</span> </div>
APPLICANT'S SIGNATURE	OTHER SIGNATURE
DATE	DATE

FOR CREDIT UNION USE ONLY

DATE	APPROVED <input type="checkbox"/> DENIED (Adverse Action Notice Sent)	APPROVED LIMITS	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO / SCORE BEFORE AFTER
			\$	\$	\$	\$	

LOAN OFFICER COMMENTS:

SIGNATURES: _____	DATE: _____
SIGNATURES: _____	DATE: _____
SIGNATURES: _____	DATE: _____