FEDERAL EMPLOYEES NEWARK FEDERAL CREDIT UNION

970 Broad St Rm 132
Newark, NJ 07102-2534

LOANLINER®
Application

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. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. 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.

☐ **LOANLINER® Account/Loan:** ☐ Individual ☐ Joint   Amount Requested $ _____   Purpose/Collateral: _____
(Including ATM/Debit Card Access to the Account if Available)

Repayment: ☐ Payroll Deduction   ☐ Cash   ☐ Military Allotment   ☐ Automatic Payment

Term of loan: _____ months

Applicant

NAME (Last - First - Initial)

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/ EXT.
	( )	( )	( )

E-MAIL ADDRESS

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

TITLE/GRADE	START DATE	HOURS AT WORK

SUPERVISOR'S NAME	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

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE _____ ENDING/SEPARATION DATE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS   STARTING DATE

ENDING DATE

Other: ☐ Co-Applicant   ☐ Spouse   ☐ Other

NAME (Last - First - Initial)

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)

BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/ EXT.
	( )	( )	( )

E-MAIL ADDRESS

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

TITLE/GRADE	START DATE	HOURS AT WORK

SUPERVISOR'S NAME	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

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE _____ ENDING/SEPARATION DATE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS   STARTING DATE

ENDING DATE

AXX027

Applicant Reference		RELATIONSHIP	Other Reference		RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME PHONE	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME PHONE

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 and Ins.)			$	$		
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 AND CREDIT HISTORY CAN BE CHECKED:		TOTALS	$	$		

What You Own

	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHER LOAN		OWNED BY Applicant	OWNED BY 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 YES	APPLICANT NO	OTHER YES	OTHER NO
1. ARE YOU A U.S. 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):				

State Law Notices

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a

X _____
SIGNATURE FOR WISCONSIN RESIDENTS ONLY   DATE

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 crime to willfully and deliberately provide incomplete or incorrect information in this application.

X _____ (SEAL)
APPLICANT'S SIGNATURE   DATE

X _____ (SEAL)
OTHER SIGNATURE   DATE

For Credit Union Use Only

DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE / AFTER
	DENIED (Adverse Action Notice Sent)	$		$	$	$	

LOAN OFFICER COMMENTS:

SIGNATURES:

X _____   X _____
                    DATE   DATE