



Fast-Back Loan Application

E-mail _____ Member # _____

By checking this box I acknowledge that I have read all disclosures regarding this request and agree to all disclosed terms and conditions.

Auto Credit Card Mortgage/Home Equity

Request \$ _____ Overdraft Line of Credit Personal Recreation

Applicant

Name: _____
Address: _____
City: _____ St. _____ Zip: _____
Social Security # _____
Date of birth: _____
Daytime phone: _____
Cell phone: _____

Employer: _____
Address: _____
City: _____ St. _____ Zip: _____
Phone: _____
Employment Start Date: _____
Position: _____
Gross Annual Income: \$ _____
Other Income: \$ _____
Source: _____

Co-applicant

Name: _____
Address: _____
City: _____ St. _____ Zip: _____
Social Security # _____
Date of birth: _____
Daytime phone: _____
Cell phone: _____

Employer: _____
Address: _____
City: _____ St. _____ Zip: _____
Phone: _____
Employment Start Date: _____
Position: _____
Gross Annual Income: \$ _____
Other Income: \$ _____
Source: _____

Do you **rent** or **own** the house you live in? _____

Mortgage company or Landlord name: _____

Address: _____

If you own, what is the current market value of your home? \$ _____ Mortgage Interest rate? _____%

Personal references:

1. Name: _____
Address: _____
Phone: _____

2. Name: _____
Address: _____
Phone: _____

Additional Assets:

Life Insurance _____ Cash Value \$ _____
401K _____ Value \$ _____
Annuities _____ Value \$ _____
Pension Fund _____ Value \$ _____
Stocks & Bonds _____ Value \$ _____

Other Assets _____ Value \$ _____
 Real Estate _____ Value \$ _____

Interested in more information on any of the following? Credit Life Insurance Credit Disability Insurance
 GAP (Guaranteed Asset Protection)

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.

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 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.

 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. 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 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.
- If you are applying for a credit card, you understand that use of your credit card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures.
- You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure what you owe under the credit agreement and if you have applied for a credit card, under the credit card agreement. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in a Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.**

_____ _____
 Applicant's Signature Date Co-Applicant Signature Date

FOR CREDIT UNION USE ONLY

Date: Approved
 Denied (Adverse
 Action Notice Sent)

Loan officer comments: _____

Signatures: X _____ X _____
 Date Date

Approved Limits:	Signature	Line of Credit	VISA	Overdraft	debt ratio/score	
	\$	\$	\$	\$	before / after	
					/	

1753 Milton Ave. Solvay
 Phone: 315.488.4433
 Fax: 315.488.9201

7545 Morgan Rd. Liverpool
 Phone: 315.457.9301
 Fax: 315.457.3815

4800 South Salina St. Syracuse
 Phone: 315.701.4466
 Fax: 315.701.2488

