

# Consumer Loan Application



## Teamsters Council #37 Federal Credit Union

1866 N.E. 162nd Avenue  
 Portland, OR 97230  
 Tel. 503.251.2390 • 800.547.7657  
 Fax 503.251.2310

### TYPE OF ACCOUNT REQUESTED

YOU AND YOURS MEANS APPLICANT & CO-APPLICANT. Please check the appropriate box.

**Individual.** Complete "Applicant" Section if you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

Complete **all Sections** if you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, providing information in the Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income of assets you are relying. If you reside in a community property state or income is derived from a community property state, all Sections of the application should be completed.

**Joint.** Complete **all Sections** if you are applying for a joint account or an account that you and another person will use.

Consumer Loan                      Amount Requested: \$                       Personal Line of Credit                      Amount Requested: \$  
 Home Equity Line of Credit                      Amount Requested: \$                       Credit Card                      Amount Requested: \$

### APPLICANT INFORMATION

Applicant's Name			Member Number	
Social Security #	Date of Birth	Driver's License Number		State
Physical Address: Street, City, State, And Zip				Time At This Address
Mailing Address if Different Than Physical Address				Number In Household
Phone Numbers	Home #	Work #	Cell #	Email Address:
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried				
Borrower's Present Employer		<i>If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns.</i> Gross Monthly Income \$                      Hired Date :		
Employer Address				
Additional Income Source:                      Monthly Amount \$				
<b>Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.</b>				

### CO-APPLICANT INFORMATION

Co-Applicant's Name			Member Number	
Social Security Number	Date Of Birth	Driver's License Number		State
Physical Address: Street, City, State, And Zip				Time At This Address
Mailing Address If Different Than Physical Address				Number in Household
PHONE Numbers	Home #	Work #	Cell #	Email Address:
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried				
Co-Borrower's Present Employer		<i>If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns.</i> Gross Monthly Income \$                      Hired Date :		
Employer Address				
Additional Income Source:                      Monthly Amount \$				
<b>Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.</b>				

### PERSONAL REFERENCES

Name	Address	Phone	Relationship
Name	Address	Phone	Relationship

**LIABILITIES** *If Insufficient Space, Attach Additional Sheet Describing Additional Assets and Debts. Loan Decision May Be Adversely Affected If All Debt Information is Not Listed.*

Housing: Landlord/Mortgage Co. Property Taxes Included? Yes <input type="checkbox"/> No <input type="checkbox"/>	Monthly Payment \$	Balance owing \$
2 <sup>nd</sup> Mortgage and/or Taxes	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
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In The Past 10 Yrs. Have You Filed a Bankruptcy Petition? If Yes, Submit Bankruptcy Schedule And Disclosure. (Y/N)	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>	Is Your Income Likely To Reduce Over The Life Of This Loan Plan (Y/N)?	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>
Have You Had Property Foreclosed Upon or Given Title or Deed In Lieu Thereof In The Last 7 Years? (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	Are You A Co-Maker, Co-Signer, Or Guarantor On Any Loan Not Listed Above (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>
Have You Any Outstanding Judgments (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	For (Name Of Others Obligated On Loan) Whom	Balance	Monthly Pmt.
Are You A Party In A Lawsuit (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	To (Name Of Creditor) Whom	\$	\$
Are You Other Than A U.S. Citizen Or Permanent Resident Alien (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	To (Name Of Creditor) Whom	\$	\$

\* If A Yes Answer Is Given To A Question, Explain On An Attached Sheet \*

**CONSUMER LOAN APPLICATION SIGNATURES**

By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user.

*Credit MasterCard Agreement.* If you have selected a Credit Card above, by signing below you agree to the Credit MasterCard Agreement and Disclosures provided to you on or with the Card. **You grant the Credit Union a security interest in all of your shares and deposit accounts to secure your Credit Card obligations.**

Signature by two persons below indicates intent to apply for joint credit.

BORROWER	DATE
BORROWER	DATE

**VOLUNTARY DEBT PROTECTION**

**DEBT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.**

Are you interested in having debt protection for your loan?  YES  NO

If you answer YES, Teamsters Council #37 Federal Credit Union will disclose the cost of this voluntary debt protection to you. A separate election that discloses the terms and conditions must be signed for debt protection to be effective.

**FOR CREDIT UNION USE ONLY**

Credit Score _____	Total Monthly Income \$ _____
Employment Verified <input type="checkbox"/> Yes <input type="checkbox"/> No	Net Income \$ _____
Income Verified <input type="checkbox"/> Yes <input type="checkbox"/> No	Debt Ratio _____ / _____
<input type="checkbox"/> Line of Credit Limit Approved \$ _____	<input type="checkbox"/> Loan Amount Approved \$ _____
Date: _____ X _____	<input type="checkbox"/> Account/Loan Denied Reviewed by _____

