Transit Federal Credit Union
101-49 Woodhaven Blvd. Ozone Park, NY 11416

☐ Acct #: _____
☐ C/S for: _____

Amount Req.: $ _____ Term: _____
Purpose: _____

Please answer all questions **Please Print**

Name: _____

Address: _____
Street Apt.# City State Zip code

Date of Birth: _____ Social Sec.#: _____ Drivers Lic.#: _____

Mtg: $ _____ Rent: $ _____ Home #: _____ Cell #: _____

Employer: _____ Salary: $ _____ Position: _____ Years on Job: _____

☐ Married ☐ Separated ☐ Unmarried (Including single, divorced, or widowed)

Reference: (Relative or friend not living with you)

Name: _____ Phone #: _____ Cell #: _____

Address: _____
Street Apt.# City State Zip code

Yes	No		Details
☐	☐	Are you a co-maker, endorser, or guarantor on any debt or obligation?	
☐	☐	Are there any unsatisfied judgments, garnishments, or lawsuits pending against you?	
☐	☐	Have you filed for or declared bankruptcy in the last 10 years?	

Notice to Guarantors

If the person whom you are guaranteeing this loan does not pay the Credit Union, you will be legally and fully responsible for paying the debt even though you are not receiving any part of the loan proceeds. You may be asked to pay the loan even though the Applicant is working and even though there may be property pledged as collateral for the loan. The Credit Union may begin legal action against you to collect any unpaid indebtedness. If you refuse payment, the loan will be sent to a collection agency and you will be charged a 50% fee on the outstanding loan balance.

If there is more than one guarantor, the Credit Union can sue you alone. It is not required to sue any of the other guarantors. Nothing shall discharge or satisfy your obligation under this guaranty except full payment of the indebtedness, including accrued interest.

Representations and Authorizations

You Represent everything stated in this application is correct to the best of your knowledge.

You authorize the Credit Union to investigate your credit record, verify employment and income information, and answer questions regarding your credit history. You also authorize the Credit Union to obtain credit reports in conjunction with this application and for any update, renewal or extension of the credit received. If you request it, 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 the loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by the National Credit Union Administration.

_____ _____ _____ _____
Applicants Signature Date Witness Signature (Credit Union Rep.) Date

For Credit Union Use Only

☐ Current Pay Stub Verified Gross Income: $ _____
☐ Other income: $ _____
Verified Total Mo. In.: $ _____

	Yes	No
Ins.	☐	☐
S/S	☐	☐
Ref.	☐	☐

Notes

☐ Spouse shares Rent/Mtg.

		Adjusted
Rent/Mtg:	$	$
Rev. Credit:	$	$
Auto(s):	$	$
Other Loans:	$	$
Cr. Un. Ded.:	$	$
Total:	$ 0.00	$ 0.00

Company: _____
Savs.: $ _____ Sh.: $ _____ Cl.: $ _____
☐ Address checked Min.: $ _____
Risk Score: _____ Paper: _____
Debt/Income Ratio: _____ **45/60** - - Adj.: _____
F/W: $ _____ Acct. Bal.: $ _____

Loan #: _____ / _____ Nw Ln Amnt: $ _____ Cur. Ln Bal.: $ _____ Int. Due: $ _____
Int. Rate: _____ % Term: _____ mo. First Pymt.: _____ Mo. Pymt.: $ _____ Mat. Date: _____

C/S Information

C/S #: _____ Name: _____ S/S #: _____ Member Yes ☐ No ☐

Comments: _____ ☐ **Approved** ☐ **Denied**

Member Service Representative: _____ Date: _____

Credit Committee Representative: _____ Date: _____

Date 9/11/08