



New England Federal Credit Union

CONSUMER LOAN APPLICATION

Please print all information, check applicable boxes, and forward this application with a copy of your most recent pay stub.

TYPE OF LOAN

Important: Married applicants may apply for a separate account. (Check the appropriate box.)

- INDIVIDUAL CREDIT:** Member, complete applicant section
- JOINT ACCOUNT:** Member & spouse, complete applicant & co-applicant section
- JOINT ACCOUNT:** Member and someone other than spouse, complete applicant and co-applicant sections providing information about your spouse or former spouse, if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI, PR)

This application is for: Personal Secured Amount requested: \$ _____ How Long? (Term in Months): _____

Purpose: _____ Account# for AutoPay: _____

Collateral/Security: _____ All Names on Title: _____

APPLICANT INFORMATION

NAME _____ last _____ first _____ middle _____ Social Security Number _____

Current Street Address _____ City _____ State: _____ Zip _____

Home Phone () _____ Date of Birth _____ Mother's Maiden Name _____

Mobile Phone () _____ E-Mail Address _____

Residence: own home rent other Length of Time at Present Address _____ Monthly Housing Payment (must include entire obligation, not just your share, of rent or mortgage, taxes & insurance) _____

Current Employer/Address _____ Gross Annual Income* _____

Position _____ Employer Phone () _____ Date of Hire _____

Name of Nearest Relative (not living with you) _____ Address _____ Phone () _____

CO-APPLICANT
CO-SIGNER INFORMATION

NAME _____ last _____ first _____ middle _____ Social Security Number _____

Current Street Address _____ City _____ State _____ Zip _____

Home Phone () _____ Date of Birth _____

Mobile Phone () _____ E-Mail Address _____

Current Employer/Address _____ Gross Annual Income* _____

Position _____ Employer Phone () _____ Date of Hire _____

OTHER INFORMATION

	APPLICANT	CO-APPLICANT
Are you a U.S. citizen?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you obligated to pay alimony, child support, or separation maintenance?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are there any outstanding judgements against you?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you been declared bankrupt in the past 7 years?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you a co-maker on any other loans?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you currently have any other credit card or loan applications pending?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you party in a lawsuit?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Is your income likely to reduce before this credit request is completely repaid?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever been a member of this credit union under another name and/or number?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
What is your marital status?	<input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> SEPARATED <input type="checkbox"/> CIVIL UNION	<input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> SEPARATED <input type="checkbox"/> CIVIL UNION

DISCLOSURES

*Alimony, child support, or separation maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

**All statements and information appearing in this loan application are true and correct and made to induce the Credit Union to approve this application. The Credit Union or anyone authorized by the Credit Union may obtain or verify any employment, credit, or other information relating to your application. Credit Reports may also be requested and used in connection with this transaction, renewals, review, taking collection action, or all other legitimate purposes associated with this account or others, and the purpose of pre-screening as defined and permitted from time to time by the Federal Trade Commission. If you request it, the Credit Union will tell you whether or not a report was requested, and, if it was, the name and address of the agency or agencies. You also authorize the Credit Union to exchange credit experience on this account with other creditors, consumer reporting agencies, and others. If there are any important changes, you will notify the Credit Union in writing immediately. You also agree to notify the Credit Union of any changes in your name, address, or employment within a reasonable time thereafter. You desire this loan and all advances made hereunder for provident and productive purposes. You understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts under the provisions of the United States criminal code.

Each person signing this application will be equally liable for the repayment of all principles, Finance Charges, and fees that may be due.

You further acknowledge that you have granted the Credit Union a security interest in collateral securing other loans with the Credit Union, your shares and deposits in the Credit Union, if you are in default of your agreement.

Notice to Co-Signer: Your signature on the note means that you are equally liable for repayment of this loan. If the borrower does not pay, the lender has legal right to collect from you.

If this is an application for joint credit, Borrower and Co-Borrower each agree that they intend to apply for joint credit.

You acknowledge that a facsimile signature is valid and binding in all respects.

SIGNATURES

Applicant Signature**	Date
<input type="checkbox"/> Co-Applicant Signature**	Date
<input type="checkbox"/> Co-Signer/Guarantor	

FOR CREDIT UNION USE ONLY

Loan Officer _____ Date _____

Approved Denied _____ \$ Limit _____