

Credit Application/Update

CREDIT UNION INFORMATION

MEMBER/APPLICANT INFORMATION

Credit Union Name

NORWICH TELOPS FCU

Phone Number

607-336-4988

Street Address

PO BOX 749

City

NORWICH

State

NY

Zip Code

13815

Account Number

Last Name

First

Initial

Street Address

City

State

Zip Code

Request For Credit:

Purpose of Application

Collateral Information

Owner(s) of Collateral

Check One

New Credit

Change in Credit Limit

Refinance

Check One

Applicant

Co-Applicant

Guarantor (Co-Maker)

REPAYMENT

Monthly

Bi-Weekly

Semi-Monthly

Weekly

PAYROLL DEDUCTION

Yes

No

Date of Request

Amount Requested

Term

Check One

Secured

Unsecured

Personal Information:

Check One

Own

Rent

Live with Parents

Other

How Long at the Above Address

Home Phone Number

Previous Street Address if less than 2 years

City

State

Zip Code

Date of Birth

Social Security Number

Number of Dependents

Driver's License Number

State

Financial Information:

Important: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

Employment Income

Gross

Annual

Bi-Weekly

Net

Monthly

Weekly

Other Income

\$

Sources

Share Draft / Checking Balance

Address of Credit Union / Financial Institution

Account Number

Share / Saving Balance

Address of Credit Union / Financial Institution

Account Number

Employment Information:

Current Employer

Address (including City, State & Zip Code)

Phone Number

Supervisor

Date of Hire

Department

Title / Grade

Payroll No.

Previous Employer (if less than 2 years at Present Employer)

City & State

Zip Code

Previous Title / Grade

Previous Supervisor

Start Date

End Date

Nearest Relative: (not living with you)

Last Name

First

Initial

Relationship

Street Address

City & State

Zip Code

Home Phone Number

Credit Application/Update - Continued

Last Name _____ First _____ Initial _____

List any asset that you own which you would like us to consider in regards to this Credit Application/Update.

Type of Asset	Description	Location (include complete address)	Pledged as Collateral for other Loans		Value
			<input type="checkbox"/> Yes	<input type="checkbox"/> No	
REAL ESTATE			<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$
REAL ESTATE			<input type="checkbox"/> Yes	<input type="checkbox"/> No	
AUTOMOBILE			<input type="checkbox"/> Yes	<input type="checkbox"/> No	
AUTOMOBILE/ RV/BOAT			<input type="checkbox"/> Yes	<input type="checkbox"/> No	
LIFE INSURANCE CASH VALUE			<input type="checkbox"/> Yes	<input type="checkbox"/> No	
STOCKS, BONDS, MUTUAL FUNDS			<input type="checkbox"/> Yes	<input type="checkbox"/> No	
OTHER			<input type="checkbox"/> Yes	<input type="checkbox"/> No	
OTHER			<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Outstanding: Debt and Credit History Information:

List ALL banks, department stores, loan and finance companies, credit unions, and others to whom you are indebted. Be sure to indicate name(s) in which account is carried. Use separate sheet if necessary. BE SURE TO INCLUDE ANY LEASE AND/OR COSIGNOR OBLIGATIONS, LEINS AND/OR JUDGEMENTS.

Loan or Debt	Creditor Name & Address	Account Number	Original Amount/ Credit Limit	Current Balance	Monthly Payment
MORTGAGE/RENT			\$	\$	\$
SECOND MORTGAGE/ HOME EQUITY					
AUTOMOBILE					
AUTOMOBILE					
CREDIT CARD					
CREDIT CARD					
CREDIT CARD					
CREDIT CARD					
LINE OF CREDIT					
LINE OF CREDIT					
DEPARTMENT STORE					
OTHER					
OTHER					

I have have not declared bankruptcy in the last 10 years. If I have, it was on (date) _____
at (location) _____

I have have not been granted credit in another name (for example maiden name). _____
If I have, the name was _____

I am am not a Co-Maker, Cosigner or Guarantor on other loans. If I am, the name and address of the creditor(s) is _____

Please Read, Sign and Date Statement:

I hereby certify that all statements made are true and complete and submitted for the purpose of obtaining credit. I have no other debts than those listed above. In considering this application the loan officer may request and use a report from outside credit reporting agencies. You may also ask a reporting agency or agencies for other such reports in connection with the update/renewal or extension of the credit for which I am applying. If I request it, you will tell me whether or not you asked for such a report, and if you have, the name and address of the agency or agencies. I acknowledge notice of this disclosure under Article 25 of the New York State General Business Law.

Date _____ Signature X _____ Witness _____

For Credit Union Only:

LOAN OFFICER Referred to Credit Committee
 Approved as Submitted Credit Application rejected

Reason for Referral:

Loan Officer Signature _____ Date _____

CREDIT COMMITTEE Approved as Submitted Credit application rejected

Describe Counter Offer or Specific Reason for Rejection:

Counter offer made to Applicant. If accepted, approved.

ECOA Notice sent or delivered:

COMMITTEE SIGNATURES AND DATES

By _____ Date _____
(Credit Union representative)

By _____ Date _____ By _____ Date _____
By _____ Date _____ By _____ Date _____

CREDIT LIMITS
UNSECURED
LOANS

\$ _____
SECURED LOANS

\$ _____