

# TORRANCE COMMUNITY FEDERAL CREDIT UNION APPLICATION FOR CREDIT

**Incomplete application may delay loan process.**

**NOTICE:** Married applicants may apply for a separate account, however credit reports can be obtained for both individuals. Check the appropriate box to indicate the type of credit you are applying for.

**Individual Credit:** Please provide information about your spouse/registered domestic partner in the co-applicant/spouse section below if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if your spouse/registered domestic partner will be using the account. If you are relying on alimony, spousal support, child support or other spousal maintenance for repayment of this obligation, please provide information about the party paying such support in the co-applicant/spouse section below.

**Joint Credit:** Provide information about both of you by completing Applicant and Co-Applicant/Spouse sections.

Please Initial	<input type="checkbox"/> Primary	<input type="checkbox"/> Joint	
<b>Please initial applicable agreements on reverse as well.</b>			

Amount Requested \$				Payment Method <input type="checkbox"/> Automatic Payment From Savings <input type="checkbox"/> Automatic Payment From Checking <input type="checkbox"/> Payment Coupons			
Purpose				Type			
<b>APPLICANT</b>				<input type="checkbox"/> <b>SPOUSE</b> <input type="checkbox"/> <b>CO-APPLICANT</b> Relationship to Primary Borrower _____			
Name (Last)		(First)		(MI)			
Member Number		Social Security Number		DOB			
Home Phone <input type="checkbox"/> 1st Contact		Cell Phone <input type="checkbox"/> 1st Contact		Business Phone/Ext. <input type="checkbox"/> 1st Contact			
Primary Home Address (Street, City, State, Zip)				Primary Home Address (Street, City, State, Zip)			
Length of Residence		E-mail address					
Complete for Joint Credit, Secured Credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed) <input type="checkbox"/> Registered Domestic Partner				Complete for Joint Credit, Secured Credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed) <input type="checkbox"/> Registered Domestic Partner			
Number of Dependents (Include Self)		Ages					
<b>EMPLOYMENT AND INCOME INFORMATION</b>				<b>EMPLOYMENT AND INCOME INFORMATION</b>			
Name and Address of Employer				Name and Address of Employer			
Employment Start Date		Monthly Gross Salary \$		Position			
Other Income \$ per month		Source		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered.				<b>NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered.			
If employed in current position for less than one year, complete the following:				If employed in current position for less than one year, complete the following:			
Previous Employer Name and Address				Previous Employer Name and Address			
Employment Start Date		Employment End Date					
Personal Reference		Relationship		Phone Number			
<b>MORTGAGE OR RENT</b>				<b>MORTGAGE OR RENT</b>			
<input type="checkbox"/> Mortgage Monthly Payment \$		Balance \$		<input type="checkbox"/> Mortgage Monthly Payment \$		Balance \$	
<input type="checkbox"/> Rent \$		Market Value \$		<input type="checkbox"/> Rent \$		Market Value \$	
Who do you pay your mortgage/rent to?				Who do you pay your mortgage/rent to?			

**THESE QUESTIONS APPLY TO BOTH APPLICANT AND CO-APPLICANT** If a "Yes" answer is given to a question, explain on back

Are you aware of any past due accounts on your credit report?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Applicant</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Other</b>	Are there any pending lawsuits or unsatisfied judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Applicant</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Other</b>	<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	<b>Applicant</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Other</b>	Will the proceeds of this loan benefit you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Applicant</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Other</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you other than a U.S. Citizen or permanent Resident Alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Applicant</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Other</b>	Have you filed bankruptcy in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Applicant</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Other</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-maker or guarantor on any loan not listed on your credit report?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Applicant</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Other</b>			<b>Applicant</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Other</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No

**SIGNATURES**

I have read and agree to be bound by the Agreement on the reverse side.

<b>X</b> Applicant Signature _____	Date _____
---------------------------------------	------------

<b>X</b> Spouse/Co-Applicant Signature _____	Date _____
---	------------

(continued on back)

# FLEX YOUR FINANCIAL POWER

We have more options to fit your needs - and your budget:

## VEHICLE LOANS

TCCU Vehicle Loans include:

- Car, Truck, Van or SUV
- Payment Saver Lease Look-alike
- Boat
- Motorhome
- Motorcycle
- Travel Trailer
- Personal Watercraft

## PERSONAL LOANS

- Freedom Line of Credit  
Great for overdraft protection or for unexpected expenses
- Signature Loan  
From 8.25% APR<sup>†</sup> with direct deposit and auto pay
- Share Certificate Secured Loans Lowest interest rate

## OTHER LOANS\*

- 1st Trust Deeds
- Home Equity Loans and Line of Credit
- Platinum ScoreCard<sup>®</sup> with gift and awards program
- Business Loans\*

## CONVENIENT ACCESS

- Mobile Banking
- Remote Deposit
- BillPay
- Co-op Network

\*Require separate applications. See Loan Officer.

<sup>†</sup>APR = Annual Percentage Rate

## GENERAL AGREEMENT

“You” and “Your” mean each and all of the applicants signing on the reverse.

1. You certify the accuracy of the information given in this application and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a violation of section 1014, Title 18, U.S. Code to make a false statement or overvalue security for the purpose of influencing the action of a federally insured Credit Union.
2. You authorize the Credit Union to gather whatever credit, employment information, tax returns and related information from the Internal Revenue Service that the Credit Union considers appropriate from time to time. You understand that this will assist, for example, in determining your eligibility for renewal of credit and additional extensions of credit. You authorize the Credit Union to give information concerning your credit experience with us to others. You understand and agree that the Credit Union may retain this application and any other credit information the Credit Union may receive.
3. You agree that by using, or authorizing another to use the Account, you will be bound by the terms and conditions of the applicable Torrance Community Federal Credit Union disclosure entitled: A) LOANLINER Credit and Security Agreement, B) Line of Credit Note, Security Agreement and Federal Disclosure Statement .

PLEASE INITIAL: \_\_\_\_\_

## NOTES

# LOAN APPLICATION



We Belong To You



1511 Cravens Avenue  
Torrance, CA. 90501  
310.618.9111  
www.torranceccu.org

