

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	
Please initial applicable agreements on reverse as well.			

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													
APPLICANT				<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT Relationship to Primary Borrower _____													
Name (Last)		(First)		(MI)		Name (Last)		(First)		(MI)							
Member Number			Social Security Number			DOB			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		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)																	
Length of Residence				E-mail address				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																	
Number of Dependents (Include Self)				Ages				Number of Dependents (Include Self)				Ages					
EMPLOYMENT AND INCOME INFORMATION																	
Name and Address of Employer																	
Employment Start Date			Monthly Gross Salary \$			Position			Employment Start Date			Monthly Gross Salary \$			Position		
Other Income \$		per month		Source		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Other Income \$		per month		Source		Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No			
NOTICE: 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:																	
Previous Employer Name and Address																	
Employment Start Date				Employment End Date				Employment Start Date				Employment End Date					
Personal Reference		Relationship		Phone Number		Personal Reference		Relationship		Phone Number							
MORTGAGE OR RENT																	
<input type="checkbox"/> Mortgage		Monthly Payment \$		Balance \$		<input type="checkbox"/> Mortgage		Monthly Payment \$		Balance \$							
<input type="checkbox"/> Rent						<input type="checkbox"/> Rent											
Who do you pay your mortgage/rent to?				Market Value \$				Who do you pay your mortgage/rent to?				Market Value \$					

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

	Applicant		Other		Applicant		Other
Are you aware of any past due accounts on your credit report?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any pending lawsuits or unsatisfied judgments against you?	<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	Will the proceeds of this loan benefit you?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<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		<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you filed bankruptcy in the last 10 years	<input type="checkbox"/> Yes <input type="checkbox"/> No		<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		<input type="checkbox"/> Yes <input type="checkbox"/> No				

SIGNATURES

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

X	X
Applicant Signature	Spouse/Co-Applicant Signature
Date	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[†] 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[®] with gift and awards program
- Business Loans*

CONVENIENT ACCESS

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

*Require separate applications. See Loan Officer.

[†]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



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

