

Butler County Teachers Federal Credit Union

112 Campus Lane
 Butler, PA 16001
 Phone: 724-283-9427 • Fax: 724-283-4838



CONSUMER LOAN APPLICATION

Account Number	Loan Number	Date
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TYPE OF CREDIT

Married Applicants may apply for an individual loan/separate account. Check one of the boxes below.
 Individual credit -- If you are applying for individual credit, complete the Applicant section.
 Joint credit -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.
You must initial here if you intend to apply for Joint Credit: Applicant: **X** Co-Applicant: **X**
Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico).

LOAN INFORMATION Your credit history will be checked and if you have your credit locked, you will need to unlock it prior to this request being processed.

Loan Type: _____ Amount Requested: \$ _____ Purpose: _____

PAYMENT METHOD Payroll Deduction Transfer Check/Cash

PAYMENT FREQUENCY

Number of Months: _____

For office use only: Interest Rate: _____ Payment Amount: _____

MORTGAGE LOAN INFORMATION If your application is for a home equity loan, you must complete this section for the property which will be given as security.

Property Type: Single Family Home Condominium Townhouse Other _____
 Lien Position: First Lien Second Lien

First Mortgage Held By	Present Balance \$	Approximate Value Of Home \$
Property Address		
County	Township	
Other Liens - List any liens against your house. A lien is a legal claim filed against property (mortgages, deeds of trust, land contracts, judgments, past due taxes, etc.)		

Is the property described in this section your principal dwelling? Yes No Is anyone other than your spouse a part owner of your home? Yes No

APPLICANT SPOUSE CO-APPLICANT CO-SIGNER

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state:
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

APPLICANT NAME		SOCIAL SECURITY NO.	
DRIVER'S LICENSE NO. & STATE	BIRTH DATE	NO. OF DEPENDENTS	
HOME PHONE NO.	CELL PHONE	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
MOTHER'S MAIDEN NAME	E-MAIL ADDRESS		
CURRENT STREET ADDRESS	APT. NO.	SINCE	
CITY/STATE/ZIP			
FORMER STREET ADDRESS (if current less than 2 years)		YEARS THERE	
CITY/STATE/ZIP			
PERSONAL REFERENCE 1 (Name and Address)		RELATIONSHIP	
		PHONE NO.	

EMPLOYMENT & INCOME Please provide your 2 most recent paystubs or latest tax return or W-2. If you are self-employed, please provide two years of complete tax returns.

CURRENT EMPLOYER	HIRE DATE	<input type="checkbox"/> PART TIME <input type="checkbox"/> FULL TIME
EMPLOYER ADDRESS		
WORK PHONE NO.	POSITION	MONTHLY GROSS INCOME \$
FORMER EMPLOYER (if current less than 2 years)		START DATE END DATE
MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		
WHERE: _____ ENDING/SEPARATION DATE: _____		

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit. If you are using this income to qualify for the loan, please provide proof of monthly income.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME \$
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ASSETS & DEPOSITS List all items you own (Checking, Savings, Money Market, Certificates, Vehicles, Stocks, Bonds, Cash, Real Estate, etc.) Attach separate sheet if necessary SEE ATTACHED

Description	List Location Of Property Or Financial Institution	Current Balance or Market Value	Pledged As Collateral For Another Loan	
CHECKING			<input type="checkbox"/> YES	<input type="checkbox"/> NO
SAVINGS			<input type="checkbox"/> YES	<input type="checkbox"/> NO
VEHICLE OWNED			<input type="checkbox"/> YES	<input type="checkbox"/> NO
VEHICLE OWNED			<input type="checkbox"/> YES	<input type="checkbox"/> NO
REAL ESTATE OWNED			<input type="checkbox"/> YES	<input type="checkbox"/> NO

DEBT INFORMATION List all open accounts with or without a balance. Attach separate sheet(s) if necessary SEE ATTACHED

OWNED BY		Debt Description	Creditor Name Including Loans With This Credit Union	Interest Rate	Present Balance	Monthly Payment
Applicant	Co-Applicant					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE				
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					

FINANCIAL INFORMATION These questions apply to the Applicant and Co-Applicant

PLEASE ANSWER THE FOLLOWING QUESTIONS AND CHECK THE APPROPRIATE BOX "YES" OR "NO"	Applicant		Co-Applicant	
	YES	NO	YES	NO
1. Have you ever filed a petition for bankruptcy? Date: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you ever had any auto, or furniture repossessed or property foreclosed upon? Date: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you a co-borrower or co-signer of any loan or lease? For Whom? _____ Where? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is income listed likely to be reduced in the next two years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you other than a U.S. citizen or permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SIGNATURES Are you currently on active military duty and/or a military dependent? Yes No

You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. You authorize Butler County Teachers Federal Credit Union ("Credit Union") to obtain credit reports in connection with this application for credit and when updating its records in connection with any review, increase, extension, or renewal of credit, and in connection with any collection activities involving credit extended to you. If you request, you will be provided with the name and address of any credit bureau from which we received a credit report. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address, or employment. If this application is approved for a mortgage loan, you certify that you will occupy the subject property as your primary residence and you understand your loan will be secured by a mortgage or deed of trust which provides the Credit Union with a security interest in the property described in this application.

CONSENSUAL SECURITY INTEREST: If your Application is approved, you acknowledge that the granting of a security interest in your share accounts is a condition of the approval. By signing below, you pledge and grant a security interest to the Credit Union in all individual and joint share accounts you have with the Credit Union now and in the future to secure your Account. You authorize the Credit Union to apply the balance in these share account(s) to pay any amounts due under your Agreement if your account is ever in default without further notice to you. You are not giving a security interest in any shares or funds in any IRA, SEP, Keogh, or any other share account which, if pledged, would result in the loss of special tax treatment under the Internal Revenue Code.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

OH RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

WI RESIDENTS: For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature _____ Date _____

AUTHORIZATION TO ACCESS CREDIT REPORT – Would you like the Credit Union to review your credit report related to this Loan Application to determine whether they might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have. Yes No

Applicant _____ Date _____ Spouse/Co-Applicant/Co-Signer _____ Date _____

CREDIT UNION USE ONLY

Loan Approved Yes No, reason _____ ECOA Notice and reason for Rejection sent or delivered on _____
 Account No. _____ Note No. _____ Payment Method _____ Months _____ Rate _____ Payment Amt. _____
 Share/Club \$ _____ Loan(s) _____ Loan Status _____

Loan Officer Signature _____ Date _____ Loan Officer Signature _____ Date _____

Comments: _____

Loan Originator Organization: **Butler County Teachers FCU** NMLSR ID #: **811643** Loan Officer Name: _____ NMLSR ID #: _____