

Chen-Del-O Federal Credit Union

114 Main Street - PO Box 102

Franklin NY 13775-0102

607-829-3560 - 800-462-0320



CONSUMER LOAN APPLICATION

ACCOUNT NUMBER	DATE
----------------	------

MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**
 Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.
 Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and Spouse Co-Applicant section.
 _____ Initial here if you intend to apply for Joint Credit

Type of Credit Applied For:
 Loan Type (auto, credit card, signature): _____ Amount Requested: _____ Term (mos) _____
 Purpose: _____ Collateral Offered: _____
 Payment Method: Cash Military Allotment Payroll Deduction Automatic Payment
 Payment Frequency: Monthly Other _____
 Authorized User Name (credit card only): _____

Notice To Credit Card Applicants: Please refer to the Important Credit Disclosure included with this application for information regarding the costs associated with the use of your Credit Card. You further understand that if you are approved, your use or allowing the card to be used will constitute acknowledgment, receipt and your agreement to the terms and conditions of the credit card agreement provided to you separately or with the card.

APPLICANT **CO-SIGNER**

Complete for secured credit or if 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
HOME PHONE NO.	NO. OF DEP.	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 CODE		
FORMER STREET ADDRESS (if current less than 2 years)	YEARS THERE	
CITY/STATE/ZIP		
PERSONAL REFERENCE 1 (Name and Address)	PHONE NO. & RELATIONSHIP	
PERSONAL REFERENCE 2 (Name and Address)	PHONE NO. & RELATIONSHIP	

SPOUSE **CO-APPLICANT**

Complete for secured credit or if you live in a community property state.
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

SPOUSE/CO-APPLICANT NAME _____

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

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	HIRE DATE	
CURRENT ADDRESS		
WORK PHONE NO.	POSITION	MONTHLY GROSS INCOME
\$		
FORMER EMPLOYER (if current less than 2 years)		

CURRENT EMPLOYER	HIRE DATE	
CURRENT ADDRESS		
WORK PHONE NO.	POSITION	MONTHLY GROSS INCOME
\$		
FORMER EMPLOYER (if current less than 2 years)		

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.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
1.		\$

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
1.		\$

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
AUTO #1 MAKE		MODEL	YEAR	VALUE	AUTO #2 MAKE		MODEL	YEAR	VALUE
				\$					\$
REAL ESTATE TYPE				VALUE	OTHER ASSETS				VALUE
				\$					\$

CREDIT INFORMATION

Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary
A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED

PLEASE CHECK			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
A	C	D				
			RENT OR MORTGAGE			

PLEASE ANSWER THE FOLLOWING QUESTIONS AND INDICATE: A = Applicant C = Spouse/Co-Applicant	A		C			A		C	
	YES	NO	YES	NO		YES	NO	YES	NO
1. Have you ever filed a petition for bankruptcy? Date:					6. Have you ever had credit in any other name? What Name?				
2. Have you ever had any auto, or furniture repossessed or property foreclosed upon? Date:					7. Have you any suits pending, judgments filed, alimony or child support awards against you?				
3. Are you a co-borrower or co-signer of any loan or lease? For Whom? Where?					8. Are you on temporary work assignment or internship?				
4. Do you have any past due bills?					9. Are you a U.S. citizen or permanent resident alien?				
5. Is income listed likely to be reduced in the next two years?									

OPTIONAL CREDIT INSURANCE – The Credit Union will disclose the cost of voluntary insurance to you. A separate insurance election that discloses the terms and conditions must be signed for coverage to become effective.

You are interested in: Single Credit Life Insurance Joint Credit Life Insurance Single Credit Disability Insurance Joint Credit Disability Insurance

SIGNATURES – Are you currently on active military duty? Yes No

You promise that the information stated in this TotalLoan Consumer Loan Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. 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. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. **As security for any loan to you or on your behalf, you grant the Credit Union a Security Interest in all individual and joint share or other accounts you have with the Credit Union now and in the future. When you are in default you authorize the Credit Union to take that money and apply it to what you owe. Shares and deposits that would have an adverse tax consequence if pledged as security are not subject to this Security Interest.** 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 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 and other identifying information.

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

Credit Union Use Only

Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No, reason _____	Comments:
Debt Ratio/Score: Before _____ After _____	
<input type="checkbox"/> ECOA Notice and reason for Rejection sent or delivered on _____	Loan Officer Signature _____ Date _____
	X

CREDIT CARD SOLICITATION DISCLOSURE

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of May 1, 2013. The information may have changed after that date. To find out what may have changed contact us at the address shown in this application. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent you after approval.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	Platinum Mastercard – 9.90% Classic Mastercard – 11.90%
ANNUAL PERCENTAGE RATE for Balance Transfers	Platinum Mastercard – 9.90% Classic Mastercard – 11.90%
ANNUAL PERCENTAGE RATE for Cash Advances	Platinum Mastercard – 9.90% Classic Mastercard – 11.90%
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore .

Fees

Transaction Fees Foreign Transactions	1.00% of each transaction in U.S. dollars.
Penalty Fees Late Payment Returned Payment Fee Replacement Card Fee Replacement PIN Fee	Up to \$20.00 Up to \$25.00 Up to \$10.00 Up to \$5.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".