

# **Application**

Married Applicants: May apply for a separate account. Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if: 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), 2. your spouse will use the account, or 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying. Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box. Guarantor: Complete the Other section if you are a guarantor on an account/loan. ■ LOANLINER Account/Loan: ■ Individual ■ Joint (Including ATM/Debit Card Access to the Account if Available) Amount Requested \$ Purpose/Collateral: Repayment: Payroll Deduction Cash Military Allotment ☐ Automatic Payment Are you interested in having your loan protected? ☐ Yes No PAYMENT PROTECTION If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions. APPLICANT OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ OTHER NAME NAME ACCOUNT NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS AGES OF DEPENDENTS FMAIL ADDRESS FMAIL ADDRESS BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT PRESENT ADDRESS (Street - City - State - Zip) PRESENT ADDRESS (Street - City - State - Zip) OWN RENT OWN RENT LENGTH AT RESIDENCE FNGTH AT RESIDENCE PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT LENGTH AT RESIDENCE LENGTH AT RESIDENCE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) EMPLOYMENT/INCOME EMPLOYMENT/INCOME NAME AND NAME AND ADDRESS C EMPLOYER ADDRESS ( EMPLOYER TITI F/GRADE START DATE HOURS AT WORK TITI F/GRADE START DATE HOURS AT WORK SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME OTHER INCOME EMPLOYMENT INCOME OTHER INCOME Per . \$ Per . \$ Per Per\_ NET GROSS SOURCE NET GROSS SOURCE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? WHFRF ENDING/SEPARATION DATE WHFRF ENDING/SEPARATION DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN STARTING DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS STARTING DATE ENDING DATE **ENDING DATE** RELATIONSHIP RELATIONSHIP REFERENCE REFERENCE NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU HOME PHONE HOME PHONE

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1. ARE YOU A U.S. CITIZEN											<b>↓</b>	
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?												
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?												
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):												
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STATE LAW NOTICES		S ONLY: The Ohio			Credit Union is							
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WISCONSIN RESIDENT	ΓS ONLY: (1) No prov	ision of any marital pro	operty	Χ								
agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union					OR WISCONSIN RE	SIDENTS O	NIY				DATE	
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SIGNATURES  You promise that everything you have stated in this application is correct received. You understand that the Credit Union will rely on the information												
to the best of your	knowledge and that	the above information	is a	in this app	olication and y	our cre	dit repo	rt to	make	its	decision.	If you
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any update, increase,	renewal, extension	or collection of the	credit	application.	•							
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# **Requirements for Auto-Motorcycle-RV Loans**

The following items must be completed before any loans will be issued:

### **Vehicle Purchase Order – Bill of Sale**

Submit a copy of the purchase order from the dealership. Make sure the dealership's name, address, telephone number and contact person are listed. If you choose to be pre-approved, you will have 60 days to find a vehicle.

When purchasing from a private owner, provide a bill of sale with the following information on the vehicle: year, make, model, mileage, VIN, seller's name, and selling price.

List CSE Credit Union as the first lien holder on the title when registering your vehicle at DMV:

CSE Credit Union, Inc. 84 Wadsworth St Hartford, CT 06106

**Important Note:** All loan applicants and owners of the vehicle must be present to sign loan documents before any proceeds will be issued.

#### **Insurance**

Please have your insurance company fax us your insurance binder showing coverage and deductibles for comprehensive and collision.

Your collision and comprehensive deductible cannot be higher than \$1,000.00 on new and used auto loans. Impaired auto loans cannot be higher than \$500.00.

Loss Payee information on your insurance binder should read as follows:

CSE Credit Union, Inc. 84 Wadsworth St Hartford, CT 06106

**Important Note:** Your insurance on the vehicle must be in effect on the day you plan to pick up your loan check from the credit union.

## **Auto Refinancing Only**

Be prepared to provide CSE with a 10-day payoff letter from your present bank or lending institution. This letter must include the payoff figure and a daily per diem as well as the lending institution's payoff department mailing address, phone number, and fax number.

Provide CSE a check or money order payable to DMV in the amount of \$45.00 to re-title CSE as the first lien holder.

All lease buyouts and vehicles that are not registered in the state of Connecticut must be re-titled and/or reregistered by the member with CSE listed as lienholder.