

## Application

<p><b>Married Applicants:</b> May apply for a separate account.</p> <p><b>Individual Credit:</b> You must complete the <b>Applicant</b> section about yourself and the <b>Other</b> section about your spouse if:</p> <ol style="list-style-type: none"> <li>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),</li> <li>your spouse will use the account, or</li> <li>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 <b>Other</b> section to the extent possible about the person on whose payments you are relying.</li> </ol> <p><b>Joint Credit:</b> Each Applicant must <b>individually</b> complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.</p> <p><b>Guarantor:</b> Complete the <b>Other</b> section if you are a guarantor on an account/loan.</p>			
<input type="checkbox"/> <b>LOANLINER Account/Loan:</b> <input type="checkbox"/> Individual <input type="checkbox"/> Joint <i>(Including ATM/Debit Card Access to the Account if Available)</i> Amount Requested \$ _____ Purpose/Collateral: _____ Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment			
<b>PAYMENT PROTECTION</b>		Are you interested in having your loan protected? <input type="checkbox"/> Yes <input type="checkbox"/> No 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.	
<b>APPLICANT</b>		<b>OTHER</b> <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER	
NAME		NAME	
ACCOUNT NUMBER		ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER/STATE		DRIVER'S LICENSE NUMBER/STATE	
AGES OF DEPENDENTS		AGES OF DEPENDENTS	
EMAIL ADDRESS		EMAIL ADDRESS	
BIRTH DATE		BIRTH DATE	
HOME PHONE		HOME PHONE	
CELL PHONE		CELL PHONE	
BUSINESS PHONE/EXT.		BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)		PRESENT ADDRESS (Street - City - State - Zip)	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
LENGTH AT RESIDENCE		LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street - City - State - Zip)		PREVIOUS ADDRESS (Street - City - State - Zip)	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
LENGTH AT RESIDENCE		LENGTH AT RESIDENCE	
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)			
<b>EMPLOYMENT/INCOME</b>		<b>EMPLOYMENT/INCOME</b>	
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
TITLE/GRADE		TITLE/GRADE	
START DATE		START DATE	
HOURS AT WORK		HOURS AT WORK	
SUPERVISOR'S NAME		SUPERVISOR'S NAME	
IF SELF EMPLOYED, TYPE OF BUSINESS		IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			
EMPLOYMENT INCOME		EMPLOYMENT INCOME	
\$ _____ Per _____		\$ _____ Per _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		<input type="checkbox"/> NET <input type="checkbox"/> GROSS	
SOURCE		SOURCE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO			
WHERE		WHERE	
ENDING/SEPARATION DATE		ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	
STARTING DATE		STARTING DATE	
ENDING DATE		ENDING DATE	
<b>REFERENCE</b>		<b>REFERENCE</b>	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
RELATIONSHIP		RELATIONSHIP	
HOME PHONE		HOME PHONE	

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
RENT			\$	\$		
FIRST MORTGAGE			\$	\$		
SECOND MORTGAGE			\$	\$		
1ST AUTO LOAN			\$	\$		
2ND AUTO LOAN			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
PERSONAL LOAN			\$	\$		
STUDENT LOAN			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			<b>TOTALS</b>	\$	\$	

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			YES	NO	APPLICANT	OTHER	
HOME		\$					
HOME		\$					
		\$					
AUTO		\$					
AUTO		\$					
		\$					
BANK ACCOUNT		\$					
BANK ACCOUNT		\$					
		\$					

OTHER INFORMATION ABOUT YOU	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?			
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): _____			

**STATE LAW NOTICES** **OHIO RESIDENTS ONLY:** 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.

unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union

SIGNATURE FOR WISCONSIN RESIDENTS ONLY \_\_\_\_\_ DATE \_\_\_\_\_

**SIGNATURES**

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

(SEAL) \_\_\_\_\_ DATE \_\_\_\_\_

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

(SEAL) \_\_\_\_\_ DATE \_\_\_\_\_

OTHER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**FOR CREDIT UNION USE ONLY**

DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
	DENIED (Adverse Action Notice Sent)	\$	\$	\$	\$			

LOAN OFFICER COMMENTS:

SIGNATURES:  \_\_\_\_\_ DATE \_\_\_\_\_  \_\_\_\_\_ DATE \_\_\_\_\_

## 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 number, 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 \$1,500.00 on new, used or impaired auto loans.

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.

DMV charges \$45.00 to list CSE Credit Union as the first and only lien holder. DMV's fee may be paid from your CSE account, check or money order.

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