AmeriCU CREDIT UNION
1916 Black River Blvd.
Rome, NY 13440
(315) 356-3000

LOANLINER®

# 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:**
*(Including ATM/Debit Card Access to the Account if Available)*
Amount Requested $
Purpose/Collateral:
☐ Personal ☐ Business
**Repayment:**

**Credit Card Account:**
*(See Disclosure Table or Agreement for Terms)*
Credit Limit Requested $
If Authorized User, Name:

**PAYMENT PROTECTION**
*Not available on Credit Cards*
Are you interested in having your loan protected? ☐ Yes ☐ No
If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

**Regulation B Notice -** Required for Joint Application (Intent to apply jointly must be shown by initialing the lines below)
We intend to apply for Joint Credit: Applicant _____ Co-Applicant _____

## APPLICANT

NAME
MOTHER'S MAIDEN NAME | ACCOUNT NUMBER
SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS | EMAIL ADDRESS
BIRTH DATE | HOME PHONE | BUSINESS PHONE/EXT.
PRESENT ADDRESS | LENGTH AT RESIDENCE
PREVIOUS ADDRESS | LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
MARITAL STATUS:

## EMPLOYMENT/INCOME

$ PER
NAME AND ADDRESS OF EMPLOYER
TITLE/GRADE | START DATE | HOURS AT WORK
SUPERVISOR'S NAME | 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 AS A BASIS FOR REPAYING THIS OBLIGATION.

OTHER INCOME
$ PER SOURCE
$ PER SOURCE
$ PER SOURCE
$ PER SOURCE

**MILITARY:** IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?
WHERE | ENDING/SEPARATION DATE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE | ENDING DATE

## REFERENCE

RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | HOME PHONE

## OTHER

NAME
MOTHER'S MAIDEN NAME | ACCOUNT NUMBER
SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS | EMAIL ADDRESS
BIRTH DATE | HOME PHONE | BUSINESS PHONE/EXT.
PRESENT ADDRESS | LENGTH AT RESIDENCE
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COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
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OTHER INCOME
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## REFERENCE

RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | HOME PHONE

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| 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 |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| | | | $ | $ | | |
| LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED: | | TOTALS | $ | $ | | |

| WHAT YOU OWN | LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION | MARKET VALUE | PLEDGED AS COLLATERAL FOR ANOTHER LOAN | OWNED BY | |
|---|---|---|---|---|---|
| | | | | APPLICANT | OTHER |
| | | $ | | | |
| | | $ | | | |
| | | $ | | | |
| | | $ | | | |
| | | $ | | | |
| | | $ | | | |
| | | $ | | | |

**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.

**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 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.

X

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

**SIGNATURES**

1. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

**2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.**

X (SEAL)

APPLICANT'S SIGNATURE DATE

X (SEAL)

OTHER SIGNATURE DATE

| AmeriCU Credit Card Terms | Platinum VISA® | VISA® Gold | Classic VISA® | MasterCard® |
|---|---|---|---|---|
| **Annual Percentage Rate (APR)** • Purchases | 7.9% Fixed APR | 10.9% Fixed APR | 13.9% Fixed APR | 12.9% Fixed APR |
| **Other APRs** | | | | |
| • Balance Transfer APR | 7.9% Fixed APR | 10.9% Fixed APR | 13.9% Fixed APR | 12.9% Fixed APR |
| • Cash Advance APR | 15.9% Fixed APR | 15.9% Fixed APR | 17.9% Fixed APR | 17.9% Fixed APR |
| • Default Penalty APR* | 17.9% Fixed APR | 17.9% Fixed APR | 17.9% Fixed APR | 17.9% Fixed APR |
| Annual Fee | NONE | NONE | NONE | $12.00** |
| Grace Period for Repayment of Purchase Balances | 25 Days | | | |
| Method of Computing Balances for Purchases | Average Daily Balance (excluding new purchases) | | | |
| Minimum Finance Charge | $0.50 | $0.50 | $0.50 | $0.50 |
| Cash Advance Fee | NONE | NONE | NONE | NONE |
| Late Payment Fee | $25.00 | $25.00 | $20.00 | $20.00 |
| Over-the-credit-limit Fee (105%) | $25.00 | $25.00 | $20.00 | $20.00 |
| International Service Assessment Fee | 1% of the U.S. dollar amount of the transaction | | | |

**Minimum Payment:** $10.00 or 1/48th of balance, whichever is greater. **Non-sufficient Fund (NSF) Fee:** $25.00 fee on pre-authorized debit or returned check due to NSF.

***Explanation of Default Penalty APR:** If you are in default, your Annual Percentage Rate will be 17.9%. Your account will be considered in default if your payment is 60 days past due and has not been received by the payment due date. This default rate will be effective starting with the next billing period following your default. Your Annual Percentage Rate will remain 17.9% until your account has been paid on time for three (3) consecutive billing periods, after which the annual percentage rate will revert back to the applicable APR in the above chart.

****Annual Fee will be waived for members age 62 and older. New York Residents may contact the New York State Banking Department to obtain a comparative listing of Credit Card rates, fees and grace periods. New York State Banking Department 1.800.518.8866.