



FEDERAL CREDIT UNION

P.O. Box 958471 • Lake Mary, FL 32795-8471  
(407) 896-9411



# Express Application

**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.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

**LOANLINER Account/Loan:**  Individual  Joint  **Credit Card Account:**  Individual  Joint  
 (Including ATM/Debit Card Access to the Account if Available) (See Disclosure Table or Agreement for Terms)  
 Amount Requested \$ \_\_\_\_\_ Credit Limit Requested \$ \_\_\_\_\_  
 Purpose/Collateral: \_\_\_\_\_ If Authorized User, Name: \_\_\_\_\_

**PAYMENT PROTECTION** 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 form which discloses the terms and conditions must be signed for protection to be effective.

<b>APPLICANT</b>		
NAME		
SOCIAL SECURITY NUMBER	ACCOUNT NUMBER	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
EMAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE		
RENT/MORTGAGE PAYMENT	MORTGAGE BALANCE	
\$	\$	
MORTGAGE/RENT OWED TO:		
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)		
ARE YOU OBLIGATED TO PAY <input type="checkbox"/> ALIMONY, <input type="checkbox"/> CHILD SUPPORT OR <input type="checkbox"/> SEPARATE MAINTENANCE? IF YES, HOW MUCH? \$		
AGE OF DEPENDENTS:		
<b>EMPLOYMENT/GROSS INCOME</b>	\$ _____ Per _____	
NAME OF EMPLOYER	START DATE	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME	OTHER INCOME	
\$ _____ Per _____	\$ _____ Per _____	
SOURCE	SOURCE	

<b>OTHER</b>		<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER
NAME		
SOCIAL SECURITY NUMBER	ACCOUNT NUMBER	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
EMAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE		
RENT/MORTGAGE PAYMENT	MORTGAGE BALANCE	
\$	\$	
MORTGAGE/RENT OWED TO:		
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)		
ARE YOU OBLIGATED TO PAY <input type="checkbox"/> ALIMONY, <input type="checkbox"/> CHILD SUPPORT OR <input type="checkbox"/> SEPARATE MAINTENANCE? IF YES, HOW MUCH? \$		
AGE OF DEPENDENTS:		
<b>EMPLOYMENT/GROSS INCOME</b>	\$ _____ Per _____	
NAME OF EMPLOYER	START DATE	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME	OTHER INCOME	
\$ _____ Per _____	\$ _____ Per _____	
SOURCE	SOURCE	

### SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. 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.

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

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