

LAKE SHORE FEDERAL CREDIT UNION  
 8766 ERIE RD. P.O. BOX 227  
 ANGOLA, NY 14006  
 Phone 549-4150 Fax 549-2785

NAME \_\_\_\_\_ ACCOUNT # \_\_\_\_\_ DATE \_\_\_\_\_

TERM OF LOAN (MONTHS) 12 18 24 36 48 60 72 (84 New Auto's Only)

DO YOU WISH TO SKIP JULY & AUGUST PAYMENTS? \_\_\_\_\_ YES \_\_\_\_\_ NO  
 (Will raise your monthly payment)

INCLUDE DISABILITY INSURANCE (Additional Charge)  
 Single Disability \$1.49 per \$1,000 \_\_\_\_\_ YES \_\_\_\_\_ NO  
 Joint Disability \$2.83 per \$1,000 \_\_\_\_\_ YES \_\_\_\_\_ NO

INCLUDE LIFE INSURANCE (Additional Charge)  
 Single Life \$0.54 per \$1,000 \_\_\_\_\_ YES \_\_\_\_\_ NO  
 Joint Life \$0.87 per \$1,000 \_\_\_\_\_ YES \_\_\_\_\_ NO

**\*\* ALL LOAN PAYMENTS—AUTOMATIC WITHDRAWAL FROM SHARES ON THE LAST BUSINESS DAY OF THE MONTH\*\***

**PLEASE COMPLETE IF APPLYING FOR AN AUTO LOAN:**

\*DEALERS NAME (*NEW PURCHASE*) \_\_\_\_\_

\*INDIVIDUALS NAME (*PRIVATE PURCHASE*) \_\_\_\_\_

\*FINANCIAL INSTITUTION (*REFINANCE*) \_\_\_\_\_

ACCOUNT # \_\_\_\_\_ 10 DAY PAYOFF \$ \_\_\_\_\_ GOOD THRU \_\_\_\_\_  
 PER DIEM \_\_\_\_\_

Please provide the following information for the vehicle you are purchasing:

YEAR \_\_\_\_\_ MAKE \_\_\_\_\_ MODEL \_\_\_\_\_ MILEAGE \_\_\_\_\_

VIN # \_\_\_\_\_ EXTRA OPTIONS \_\_\_\_\_

**CREDIT UNION OFFICE USE ONLY**

**INCOME:**

**MEMBER:**

AMOUNT: \_\_\_\_\_ WEEKLY/BI/MONTH

AMOUNT: \_\_\_\_\_ WEEKLY/BI/MONTH

TOTAL: \_\_\_\_\_ MONTHLY

**JOINT TOTAL:** \_\_\_\_\_ MONTHLY

TOTAL DEBT: \_\_\_\_\_

DEBT/ INCOME: \_\_\_\_\_

**JOINT/COSIGNER:**

AMOUNT: \_\_\_\_\_ WEEKLY/BI/MONTH

AMOUNT: \_\_\_\_\_ WEEKLY/BI/MONTH

TOTAL: \_\_\_\_\_ MONTHLY

TOTAL DEBT: \_\_\_\_\_

DEBT/ INCOME: \_\_\_\_\_

**JOINT DEBT/ INCOME:** \_\_\_\_\_ %

MEMBER'S LIMIT \$ \_\_\_\_\_ RATE \_\_\_\_\_ PAYMENT \_\_\_\_\_

MEMBER CREDIT SCORE \_\_\_\_\_

JOINT CREDIT SCORE \_\_\_\_\_

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SHARE BALANCE \$ \_\_\_\_\_

VALUE OF THE VEHICLE \_\_\_\_\_

**SECURED LOANS:**

LOAN# \_\_\_\_\_ BALANCE \_\_\_\_\_ DATE OF LOAN \_\_\_\_\_ COLLATERAL \_\_\_\_\_

LOAN# \_\_\_\_\_ BALANCE \_\_\_\_\_ DATE OF LOAN \_\_\_\_\_ COLLATERAL \_\_\_\_\_

LOAN# \_\_\_\_\_ BALANCE \_\_\_\_\_ DATE OF LOAN \_\_\_\_\_ COLLATERAL \_\_\_\_\_

**UNSECURED LOANS:**

LOAN# \_\_\_\_\_ BALANCE \_\_\_\_\_ DATE OF LOAN \_\_\_\_\_ TYPE \_\_\_\_\_

LOAN# \_\_\_\_\_ BALANCE \_\_\_\_\_ DATE OF LOAN \_\_\_\_\_ TYPE \_\_\_\_\_

VISA CREDIT CARD BALANCE \_\_\_\_\_ LIMIT \_\_\_\_\_

COSIGNER: ACCT# \_\_\_\_\_ NAME \_\_\_\_\_ LOAN# \_\_\_\_\_ BALANCE \_\_\_\_\_



- HOW TO APPLY**
- Please complete front and back of application
  - Sign on back page
  - Return completed application to credit union
  - An incomplete or unsigned application may delay processing

**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 Amount Requested \$ \_\_\_\_\_ Purpose/Collateral: \_\_\_\_\_  
 (Including ATM/Debit Card Access to the Account if Available)  
**Repayment:**  Payroll Deduction  Cash  Military Allotment  Automatic Payment

**Statement of Intent**

Are you interested in having your loan protected?  Yes  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.

**Applicant**

NAME (Last - First - Initial) \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_

DRIVER'S LICENSE NUMBER / STATE \_\_\_\_\_ LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ HOME PHONE \_\_\_\_\_ CELL PHONE \_\_\_\_\_ BUSINESS PHONE/ EXT. \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

PRESENT ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT  
 YEARS AT THIS ADDRESS \_\_\_\_\_

PREVIOUS ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT  
 YEARS AT THIS ADDRESS \_\_\_\_\_

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  
 MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**Employment/Income**

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.

EMPLOYMENT INCOME \_\_\_\_\_ OTHER INCOME \_\_\_\_\_  
 \$ \_\_\_\_\_ PER \_\_\_\_\_ \$ \_\_\_\_\_ PER \_\_\_\_\_  
 NET  GROSS SOURCE \_\_\_\_\_

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?  YES  NO  
 WHERE \_\_\_\_\_ ENDING/SEPARATION DATE \_\_\_\_\_

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

**Other:**  Co-Applicant  Spouse  Other

NAME (Last - First - Initial) \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_

DRIVER'S LICENSE NUMBER / STATE \_\_\_\_\_ LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self) \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ HOME PHONE \_\_\_\_\_ CELL PHONE \_\_\_\_\_ BUSINESS PHONE/ EXT. \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

PRESENT ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT  
 YEARS AT THIS ADDRESS \_\_\_\_\_

PREVIOUS ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT  
 YEARS AT THIS ADDRESS \_\_\_\_\_

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  
 MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**Employment/Income**

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.

EMPLOYMENT INCOME \_\_\_\_\_ OTHER INCOME \_\_\_\_\_  
 \$ \_\_\_\_\_ PER \_\_\_\_\_ \$ \_\_\_\_\_ PER \_\_\_\_\_  
 NET  GROSS SOURCE \_\_\_\_\_

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?  YES  NO  
 WHERE \_\_\_\_\_ ENDING/SEPARATION DATE \_\_\_\_\_

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

<b>Applicant Reference</b>	RELATIONSHIP	<b>Other Reference</b>	RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	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
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE <small>(Include Tax and Ins.)</small>			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
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	NO	Applicant	Other
HOME		\$					
AUTO		\$	YES		NO		
SAVINGS		\$	YES		NO		
CHECKING		\$	YES		NO		
OTHER (Describe)		\$	YES		NO		

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT		OTHER	
		YES	NO	YES	NO
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.

**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, renewal or extension 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.

<input checked="" type="checkbox"/> _____ (SEAL) APPLICANT'S SIGNATURE	<input checked="" type="checkbox"/> _____ (SEAL) OTHER SIGNATURE
DATE	DATE

For Credit Union Use Only						
DATE	APPROVED	APPROVED SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER
	DENIED (Adverse Action Notice Sent)	\$	\$	\$	\$	
LOAN OFFICER COMMENTS:						
SIGNATURES:						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	DATE	DATE			