

LUBBOCK TEACHERS FEDERAL CREDIT UNION EXPRESS LOAN APPLICATION

INDIVIDUAL CREDIT: You must complete the Applicant section about yourself and the Other section about your spouse if:
1. You live 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: If you are applying with another person, complete Applicant and Other sections.
GUARANTOR: Complete the Other section if you are a guarantor on an account/loan.

Loan Amount requested: \$ _____ **Purpose/collateral:** _____

APPLICANT:

Name: _____ **Acct:** _____
DL#: _____ **Social Security#** _____
Birth Date: _____ **Home/Cell Ph:** _____ **Work Ph:** _____
Current Address: _____ **Yrs there:** _____
City: _____ **State:** _____ **Zip:** _____
 Complete for joint credit, secured credit or if you live in a community property state:
 Married **Separated** **Unmarried**
Name of employer: _____

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:** _____

OTHER: **Co-applicant** **Spouse** **Guarantor**

Name: _____ **Acct:** _____
DL#: _____ **Social Security #:** _____
Birth Date: _____ **Home Ph:** _____ **Work** _____
Current Address: _____ **Yrs there:** _____
 Complete for joint credit, secured credit or if you live in a community property state:
 Married **Separated** **Unmarried**
Name of employer: _____

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:** _____

All Applicants complete the following sections:

CREDIT LIFE INSURANCE AND DISABILITY INSURANCE	YES	NO
Credit Life and/or Credit Disability Insurance for your loan is available, if you wish to purchase it. Please check the appropriate line .		
Single Credit Life	_____	_____
Joint Credit Life	_____	_____
Credit Disability	_____	_____
Joint Disability	_____	_____

OUTSTANDING DEBTS (MONTHLY PAYMENTS)

RENT/MORTGAGE. \$ _____	AUTO LOAN. \$ _____
CREDIT UNION. \$ _____	MASTERCARD. \$ _____
VISA. \$ _____	OTHER CREDIT CARD. \$ _____
DEPARTMENT STORE. \$ _____	DEPARTMENT STORE. \$ _____
OTHER \$ _____	CHILD CARE/CHILD SUPPORT. . . \$ _____

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 insured by NCUA. The Credit Union may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Applicant's Signature _____ **Date** _____

Other Signature _____ **Date** _____

Request approved by the Loan Officer on _____

Signed _____

Previous Loan # _____

Old Loan Balance _____

Addition Amt _____

New Loan Amount _____

Share Balance _____

Payroll Deduction _____