

**TRI-VALLEY SERVICE FCU**  
**1920 Cochran Rd.**  
**Pittsburgh, PA 15220**  
**412-344-3406**  
**FAX: 412-561-3961**

## **INSTRUCTIONS FOR LOAN/VISA APPLICATIONS**

### **Part 1: Loan/Visa applicants**

1. *Completely fill out* the front and the back of the **LOANLINER application**. In addition to the application, please include a photocopy of a valid ID (Driver's License) and a current verification of income (i.e. current paystub, pension, or social security letter). If you are self employed, we need the last two (2) years of your income tax statements.

### **Part 2: Loan/Visa applicants**

2. If your spouse, co-applicant, or guarantor's income is being considered for the loan/Visa card, the entire application must be completely filled out and signed by all involved. In addition, a verification of income for all parties is needed.

### **Part 3: Payment Protection Plan**

3. *If you are interested in having your loan/Visa protected, please check the appropriate box and 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. Your loan application will be returned if one of these two (2) boxes are not marked yes or no.*

**The application must also be signed.**

**Note:** *If you have had a bankruptcy within the past ten (10) years, you must provide the reason for the bankruptcy and a list of creditors. This must be returned with the loan/Visa application.*

**TRI-VALLEY SERVICE FEDERAL CREDIT UNION OPERATES UNDER THE EQUAL CREDIT OPPORTUNITY ACT, WHICH PROHIBITS DISCRIMINATION DUE TO SEX, AGE, RACE, AND RELIGION. IF CREDIT IS DENIED, THE REASON(S) WILL BE MAILED WITHIN 30 DAYS OF THE APPLICATION.**

8/5/15



Application

NOTE AND COMPLETE NOTICE TO OHIO APPLICANTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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

Married Applicants may apply for a separate account.

Individual Credit: Complete Applicant section. Complete Co-Applicant, Spouse, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Amount Requested \$ Purpose:

Repayment: Payroll Deduction Cash Automatic Payment Military Allotment

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 INFORMATION APPLICANT OTHER CO-APPLICANT SPOUSE NAME (Last - First - Initial) DRIVER'S LICENSE NUMBER/STATE BIRTH DATE ACCOUNT NUMBER SOCIAL SECURITY NUMBER HOME PHONE CELL PHONE BUSINESS PHONE/EXT. PRESENT ADDRESS (Street - City - State - Zip) OWN RENT LENGTH AT RESIDENCE PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT LENGTH AT RESIDENCE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

EMPLOYMENT INFORMATION NAME AND ADDRESS OF EMPLOYER YOUR TITLE/GRADE SUPERVISOR'S NAME START DATE HOURS AT WORK IF SELF EMPLOYED, TYPE OF BUSINESS IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS STARTING DATE ENDING DATE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR YES NO WHERE ENDING/SEPARATION DATE

INCOME INFORMATION NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. EMPLOYMENT INCOME \$ PER NET GROSS OTHER INCOME \$ PER SOURCE

REFERENCES Please include Street, City, State and Zip. NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP HOME PHONE NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE HOME PHONE

<b>ASSETS/PROPERTY</b>		Check box for Applicant/Other. List all assets and account number(s)-- Attach other sheets if necessary.						
<b>APPLICANT</b>			<b>OTHER (CO-APPLICANT, SPOUSE)</b>					
SHARE DRAFT OR CHECKING AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY			SHARE DRAFT OR CHECKING AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY			
SAVINGS AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY			SAVINGS AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY			
<b>APPLICANT</b>	<b>OTHER</b>		<b>LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY</b> For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.	<b>MARKET VALUE</b>	<b>PLEGDED AS COLLATERAL FOR ANOTHER LOAN</b>			
		HOME*		\$		YES	NO	
				\$		YES	NO	
				\$		YES	NO	
*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable. A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.								
FIRST MORTGAGE HELD BY			OTHER LIENS (Describe)					
PRESENT BALANCE \$								
IS THE PROPERTY DESCRIBED IN THIS SECTION: LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION?			YOUR PRINCIPAL DWELLING? <input type="checkbox"/> YES <input type="checkbox"/> NO		IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO			
<b>DEBTS</b> In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.								
<b>APPLICANT</b>	<b>OTHER</b>		<b>CREDITOR NAME AND ADDRESS</b>	<b>ACCOUNT NUMBER</b>	<b>ORIGINAL BALANCE</b>	<b>PRESENT BALANCE</b>	<b>MONTHLY PAYMENT</b>	<b>PAST DUE</b>
		<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (incl. Tax & Ins.)			\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED					<b>TOTALS</b>	\$	\$	\$

<b>FINANCIAL INFORMATION</b>		These questions apply to both Applicant and Other.					
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET				<b>APPLICANT</b>		<b>OTHER</b>	
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?				YES	NO	YES	NO
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?							
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?							
ARE YOU A PARTY IN A LAWSUIT?							
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?							
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?							
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):					

<b>SIGNATURES</b>	
<p>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 all your debts and obligations. 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. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit</p>	<p>report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application.</p> <p>If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.</p>
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>X</b> (SEAL)         </div>	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>X</b> (SEAL)         </div>
APPLICANT'S SIGNATURE	OTHER SIGNATURE
DATE	DATE

<b>CREDIT UNION INFORMATION</b>	
<input type="checkbox"/> LOAN OFFICER	ADVANCE APPROVED: <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> CREDIT COMMITTEE OR OTHER	COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED
	OUTSIDE INFORMATION CONSIDERED: <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE
	\$ _____ APPROVED LIMIT _____ DEBT RATIO _____
REFERRED TO/REASON(S) FOR REFERRAL:	
DESCRIBE COUNTER OFFER:	
SPECIFIC REASON(S) FOR REJECTION:	
SIGNATURES: _____ DATE _____	
<input type="checkbox"/> LOAN OFFICER	<b>X</b> _____ DATE _____
<input type="checkbox"/> CREDIT COMMITTEE	<b>X</b> _____ DATE _____
<input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON _____	(DATE) BY _____ (INITIALS)
LOAN ORIGINATOR ORGANIZATION _____	NMLSR ID NUMBER _____
LOAN ORIGINATOR _____	NMLSR ID NUMBER _____