Niagara Falls Teachers
Federal Credit Union
AMERICA'S CREDIT UNIONS®
6040 Lindbergh Ave, Niagara Falls, NY 14304

APPLICATION

Complete and submit in person, by mail or fax to (716) 285-5580

Check below to indicate the type of credit for which you are applying.

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. 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 appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

LOANLINER Account/Loan: ☐ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant	Date
X	(Seal)

Co-Applicant	Date
X	(Seal)

Amount Requested $
Purpose/Collateral:

Guarantors Complete **OTHER** section below.

APPLICANT			**OTHER** ☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR ☐ OTHER		
NAME (Last - First - Initial)			NAME (Last - First - Initial)		
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTH DATE	EMAIL ADDRESS		BIRTH DATE	EMAIL ADDRESS	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS		DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS	
PRESENT ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT LENGTH AT RESIDENCE		PRESENT ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT LENGTH AT RESIDENCE		PREVIOUS ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO			MORTGAGE/RENT OWED TO		
MORTGAGE BALANCE $	MONTHLY PAYMENT $	INTEREST RATE %	MORTGAGE BALANCE $	MONTHLY PAYMENT $	INTEREST RATE %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)		
EMPLOYMENT/INCOME START DATE			**EMPLOYMENT/INCOME** START DATE		
EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME			EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME		
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			**NOTICE:** ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME PER $	OTHER INCOME PER $		EMPLOYMENT INCOME PER $	OTHER INCOME PER $	
TITLE/GRADE	SOURCE		TITLE/GRADE	SOURCE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS			PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		

LOANLINER
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STARTING DATE	ENDING DATE	STARTING DATE	ENDING DATE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO		**MILITARY:** IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO	
WHERE	ENDING/SEPARATION DATE	WHERE	ENDING/SEPARATION DATE

REFERENCE

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

WHAT YOU OWE

DEBT	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
☐ RENT ☐ FIRST MORTGAGE (Incl. Tax & Ins.)		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
		%	$	$	☐	☐
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:		**TOTALS**	$	$		

WHAT YOU OWN

ASSET DESCRIPTION	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHER LOAN				OWNED BY	
							APPLICANT	OTHER
		$	☐	YES	☐	NO	☐	☐
		$	☐	YES	☐	NO	☐	☐
		$	☐	YES	☐	NO	☐	☐
		$	☐	YES	☐	NO	☐	☐
		$	☐	YES	☐	NO	☐	☐
		$	☐	YES	☐	NO	☐	☐
		$	☐	YES	☐	NO	☐	☐

OTHER INFORMATION ABOUT YOU	IF YOU ANSWER "YES" (BY CHECKING THE BOX) 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 NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (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.

Signature for Wisconsin Residents Only Date

X (Seal)

CONSENSUAL SECURITY INTEREST

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. Shares and deposits in an IRA or 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. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement Date

X (Seal)

Security Interest Acknowledgement and Agreement Date

X (Seal)

SIGNATURES

By signing or otherwise authenticating below:

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 crime to willfully and deliberately provide incomplete or incorrect information in this application.
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 Consumer Credit Card Agreement and Disclosure.

Applicant's Signature Date

X (Seal)

Other Signature Date

X (Seal)

CREDIT UNION USE ONLY

DATE	☐ APPROVED ☐ DECLINED (Adverse Action Notice Sent)	APPROVED LIMITS:	SIGNATURE $	LINE OF CREDIT $	OTHER $	OTHER $	DEBT RATIO/SCORE BEFORE	DEBT RATIO/SCORE AFTER

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures

Date

X (Seal)

Date

X (Seal)