

**APPLICATION FOR LOAN  
(unsecured/secured closed end)**

Account # \_\_\_\_\_  
Soc. Sec. # \_\_\_\_\_  
Home Phone # \_\_\_\_\_

**PADUCAH TEACHERS FEDERAL CREDIT UNION**

Information regarding:  Applicant  Additional Party Date \_\_\_\_\_

Name \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

I/We hereby apply for a loan as follows: (\*\*to be completed by applicant)

Amount of money requested.....\$ \_\_\_\_\_\*\*  
Old loan balance (if any) .....\$ \_\_\_\_\_  
Accrued finance charge (interest due) .....\$ \_\_\_\_\_  
Other charges .....\$ \_\_\_\_\_  
Total new loan .....\$ \_\_\_\_\_  
To be repaid in \*\* \_\_\_\_\_ payments of .....\$ \_\_\_\_\_  
Including/plus interest starting on \_\_\_\_\_  
Purpose of loan \*\* \_\_\_\_\_

Individual Credit: (Do NOT complete marital status for INDIVIDUAL credit in non-community property state)  
 Applicant's signature only  
 Endorser, guarantor or surety (Co-signer) (Name \_\_\_\_\_)  
(Have this person complete a separate loan application.)

Joint Credit – Joint Applicant of Co-maker (person who will be equally liable for repayment)  
(Name \_\_\_\_\_)  
(Have this person complete a separate loan application.)

Relationship to applicant, if any \_\_\_\_\_

Secured Credit – Collateral  
Shares in Account Nos. \_\_\_\_\_ \$ \_\_\_\_\_  
New/Used Auto – Make \_\_\_\_\_ Year \_\_\_\_\_ Cost/Value \$ \_\_\_\_\_  
Other: \_\_\_\_\_

Number of Dependents (Exclude self) \_\_\_\_\_  
Are you liable for alimony, child support or maintenance payments?  No  Yes  
\$ \_\_\_\_\_ /Month  
Employer \_\_\_\_\_  
Address \_\_\_\_\_  
Date Employed \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Position \_\_\_\_\_ Supervisor \_\_\_\_\_  
Payroll No. \_\_\_\_\_ Phone Ext. \_\_\_\_\_  
Weekly/Monthly Salary \$ \_\_\_\_\_  
Previous Employer \_\_\_\_\_  
Length of Service \_\_\_\_\_  
Other Personal Income(do not include alimony child support or maintenance payments)  
\$ \_\_\_\_\_ Source \_\_\_\_\_  
\_\_\_\_\_

Auto Owned, Make \_\_\_\_\_  
Year \_\_\_\_\_ Ser. or Mtr. No. \_\_\_\_\_  
2<sup>nd</sup> Auto Owned, Make \_\_\_\_\_  
Year \_\_\_\_\_ Ser. or Mtr. No. \_\_\_\_\_  
Drivers License No. \_\_\_\_\_ State \_\_\_\_\_  
Real Estate Owned at reasonable market value  
\$ \_\_\_\_\_  
Location \_\_\_\_\_  
Name of Landlord \_\_\_\_\_ Rent \$ \_\_\_\_\_  
List all address for past five years  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Length at present address \_\_\_\_\_

You do not need to disclose the following sources of income; but if you want the credit union to consider such income in connection with this loan application, please complete the following:

Alimony \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_ Maintenance Payments \$ \_\_\_\_\_

Parents of nearest relative (Not Spouse)

Credit References: (If renewal , add new references)

Name (Relationship)
Address
Have you any judgements, Garnishments, or Legal Proceedings against you?
If "Yes" explain

Name Address
Bank Reference - Checking & Savings

Table with 6 columns: OUTSTANDING DEBTS, DATE LOAN, ORIG. DEBT, PRESENT BALANCE, MTHLY PMT, Past Due Yes/No. Rows include Rent, Mortgages, Auto Loan, Credit Union, Credit Card, Alimony, etc., Other, Attach another sheet if necessary, Totals.

Are there any other obligated on any of the above loans?
Are you a co-maker, co-signer or guarantor on any loan?
Have you been declared bankrupt in the last 14 years?

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Signature of Member Date

CREDIT COMMITTEE/LOAN OFFICE ACTION

Loan officer:

I approve the loan as submitted.
Loan referred to C.C. Reason

LO signature Date
Credit Committee: Date

We approve the loan as submitted.
We reject the loan as submit
The following counter offer will be made to the applicant and if accepted, we approve the loan.

Describe
Specific reason(s) for rejection
Outside information considered

Signed Date
Signed Date
Signed Date

ECOA notice and Reason for Rejection sent or delivered on
Signed