



Buffalo Service Credit Union
 130 South Elmwood Avenue, Suite 126
 Buffalo, NY 14202
 (716) 842-1320

Buffalo Service Credit Union

Loan Application

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

- 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.

Applicant		Other	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Spouse	<input type="checkbox"/> Guarantor																				
NAME (First - Last - Initial)		NAME (First - Last - Initial)		MOTHER'S MAIDEN NAME																					
ACCOUNT NUMBER		ACCOUNT NUMBER		SOCIAL SECURITY NUMBER																					
DRIVER'S LICENSE NUMBER/STATE		DRIVER'S LICENSE NUMBER/STATE																							
BIRTH DATE	HOME PHONE () ()	WORK PHONE/EXT. () ()	BIRTH DATE	HOME PHONE () ()	WORK PHONE/EXT. () ()																				
E-MAIL ADDRESS		E-MAIL ADDRESS																							
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT		PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT		YEARS AT THIS ADDRESS																					
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: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)																							
Employment/Income		Employment/Income																							
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER																							
START DATE	POSITION		START DATE	POSITION																					
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 _____ \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE		EMPLOYMENT INCOME \$ _____ PER _____ \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE																							
Deposit Account Name & Account Number		Creditor Name & Account Number		MONTHLY PAYMENT																					
SAVINGS		CREDITOR		\$																					
CHECKING		CREDITOR		\$																					
Other Information About You		IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET.		<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">APPLICANT</th> <th colspan="2">OTHER</th> </tr> <tr> <th>YES</th> <th>NO</th> <th>YES</th> <th>NO</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		APPLICANT		OTHER		YES	NO	YES	NO												
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 PARTY IN A LAWSUIT?																									
3. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):		TO WHOM (Name of Creditor):																							

Personal Reference NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU: _____ HOME PHONE: _____
 RELATIONSHIP _____

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.

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.

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 Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual

X	
SIGNATURE FOR WISCONSIN RESIDENTS ONLY	DATE

Signatures

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 or state chartered credit unions insured by the NCUA.

X	
APPLICANT'S SIGNATURE	DATE

X	
OTHER SIGNATURE	DATE

FOR CREDIT UNION USE ONLY APPROVED DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____