



Norfolk Fire Department Fire Department Credit Union

4100 E. Virginia Beach Blvd Norfolk, VA 23502



Loan Liner Application

Loan Request

Member Name: _____
Member Number: _____
Phone (Home) _____ (Work) _____ (Cell) _____

Submit valid proof of all income (2 current pay stubs) required with each request
Please read and complete the following questions:
Failure to complete this document will result in a delay and/or denial of the loan request

Do you have any outstanding payday loans? If so, list to whom and amount owed.
 Yes No

Do you pay spousal and/or child support? If so, please list amounts.
 Yes No

Have you consulted an attorney with in the last six months? If so, why?
 Yes No

Do you have child care expenses? If so, how much
 Yes No

Have you ever filed bankruptcy? If so, when and why
 Yes No

Do you owe back taxes? If so, to whom and amount owed.
 Yes No

Are you currently making payments on a 401K loan? Please specify amount.
 Yes No

Do you have any outstanding judgments or garnishments? If so, to whom and amounts.
 Yes No

In your own words, please indicate the specific purpose of this loan: (Personal is not an acceptable reason)

Loan Application

* Indicates information required

Submitting this form online does not indicate loan approval. APRs and other required cost disclosures are may be viewed on the rates page or may be obtained in person at NFDFCU.

For Individual Credit: Obtaining credit alone.

- You must complete the Applicant section about yourself and the other section about your spouse if You live in or the property pledged as collateral is located in one of the following community property states: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI
- Your spouse will use the account
- You are relying on your spouse's income as a basis for repayment.
- If you are relying on income from alimony, child support, or separation maintenance, complete the "Other" section to the extent possible about the person on whose payment you are relying.

For Joint Credit: Obtaining credit with another person -- Complete both Applicant and Other sections

Guarantor: Co-signer -- "Other" section must be completed by the guarantor

Married Applicants -- May apply for separate account

Type of Loan/Credit

Loan Liner Individual Joint
(Including ATM/Debit Card Access to Account, if available)

Amount Requested:

Purpose/Collateral: _____

See disclosure Table or Agreement for Terms

Credit Limit Requested

Authorized User Name:

Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Payment Protection:

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

Single Credit Disability Insurance Single Credit Life Insurance Joint Credit Life Insurance



Loan Liner Application

Application

Applicant		<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor	
NAME: (LAST, FIRST INITIAL)		NAME: (LAST, FIRST INITIAL)	
MOTHER'S MAIDEN NAME:		MOTHER'S MAIDEN NAME:	
NFDFCU ACCOUNT NUMBER:		NFDFCU ACCOUNT NUMBER:	
SOC. SEC. NUMBER		SOC. SEC. NUMBER	
DRIVERS LICENSE NUMBER/STATE		DRIVERS LICENSE NUMBER/STATE	
AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT		AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT	
DATE OF BIRTH (MM/DD/YY)		DATE OF BIRTH (MM/DD/YY)	
PHONE HOME/CELL/BUSINESS		PHONE HOME/CELL/BUSINESS	
EMAIL ADDRESS		EMAIL 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	
PREVIOUS ADDRESS (STREET – CITY – STATE- ZIP) <input type="checkbox"/> OWN <input type="checkbox"/> RENT		PREVIOUS ADDRESS (STREET – CITY – STATE- ZIP) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
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 OF EMPLOYER:		NAME OF EMPLOYER:	
EMPLOYER ADDRESS:		EMPLOYER ADDRESS:	
TITLE/GRADE		TITLE/GRADE	
START DATE		START DATE	
HOURS AT WORK		HOURS AT WORK	
SUPERVISOR NAME		SUPERVISOR NAME	
IF SELF EMPLOYED, TYPE OF BUSINESS		IF SELF EMPLOYED, TYPE OF BUSINESS	
EMPLOYMENT INCOME: <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$ _____ PER _____		EMPLOYMENT INCOME: <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$ _____ PER _____	
OTHER INCOME: <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$ _____ PER _____		OTHER INCOME: <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$ _____ PER _____	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING THE NEXT YEAR: <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, WHERE		MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING THE NEXT YEAR: <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, WHERE	
SEPARATION DATE		SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	
START DATE: _____ END DATE: _____		START DATE: _____ END DATE: _____	
Applicant Reference		Other Reference	
NEAREST RELATIVE NOT LIVING WITH YOU NAME: ADDRESS: PHONE:		NEAREST RELATIVE NOT LIVING WITH YOU NAME: ADDRESS: PHONE:	



Loan Limer Application

What You Owe	Creditor Name (Other than this Credit Union) <small>Attach additional sheet(s) if necessary</small>	Interest Rate	Present Balance	Monthly Payment	Owed By Applicant Other						
<input type="checkbox"/> Rent											
<input type="checkbox"/> 1 st Mortgage <small>(Include Tax & Ins)</small>			\$	\$							
<input type="checkbox"/> 2 nd Mortgage			\$	\$							
<input type="checkbox"/> 1 st Auto Loan			\$	\$							
<input type="checkbox"/> 2 nd Auto Loan			\$	\$							
<input type="checkbox"/> Child-Care			\$	\$							
<input type="checkbox"/> Child Support			\$	\$							
<input type="checkbox"/> Credit Card			\$	\$							
<input type="checkbox"/> Credit Card			\$	\$							
<input type="checkbox"/> Other			\$	\$							
<input type="checkbox"/> Other			\$	\$							
List any names under which your credit references and credit references and credit history can be checked:			Totals:	\$	\$						
What You Own	List location of property or Financial Institution	Market Value	Pledged as collateral for another loan		Owned by						
			Yes	No	Applicant	Other					
<input type="checkbox"/> Home											
<input type="checkbox"/> Auto			Yes	No							
<input type="checkbox"/> Savings			Yes	No							
<input type="checkbox"/> Checking			Yes	No							
<input type="checkbox"/> Other-Describe			Yes	No							
Other Information About You	If you answer "yes" to any of the following questions other than #1, explain on an attached sheet.				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 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?										
	If yes, list name of others obligated on Loan and to Whom (Name of Creditor):										
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 report 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 76.70 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 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						
Signatures											
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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan application made to federal credit unions or state chartered credit unions insured by NCUA.											
X			X								
Applicant's Signature			Date			Other Signature			Date		
For Credit Union Use Only											
Date	Approved	Approved Limits:	Signature	Line of Credit	Other	Other	Debt Ratio/Score Before		After		
	Denied-Adverse Action Notice Sent						\$	\$	\$	\$	
Loan Officer Comments:											
Signatures:			Date:			Date:					
X						X					