

Express Loan Application

Interested in having your loan protected? Can you or your family afford to live on a reduced income? Most of us can't. For just pennies a day, your loan can be fully protected in the event you become disabled or pass away. This will help insure that you and your family will not be burdened if in the event of a tragedy. Yes No

Primary Borrower

Full Name _____ Birth Date _____
 SSN _____ Driver's License (state & number) _____ Mother's Maiden Name _____
 I would like to be informed by Email, Cell or Phone Member No. _____
 Physical Address _____ City _____ State _____ ZIP _____
 Primary Phone _____ Type _____ Secondary Phone _____ Type _____
 Primary Email _____ Length at current address? _____ Own Rent
 Monthly Housing Payment _____ Mortgage/Rent owed to _____ Employer Phone Number _____
 Employer _____ Job Title/Position _____ Years at present job _____
 Previous Employer _____ Job Title/Position _____ Years at previous job _____
 Income Source _____ Pay Period _____ Amount of Income _____
 Reference Name _____ Cell _____ Address _____
 Reference Name _____ Cell _____ Address _____

Co - Borrower

Full Name _____ Birth Date _____
 SSN _____ Driver's License (state & number) _____ Mother's Maiden Name _____
 I would like to be informed by Email, Cell or Phone Member No. _____
 Physical Address _____ City _____ State _____ ZIP _____
 Primary Phone _____ Type _____ Secondary Phone _____ Type _____
 Primary Email _____ Relationship to Primary Owner _____
 Monthly Housing Payment _____ Mortgage/Rent owed to _____ Employer Phone Number _____
 Employer _____ Job Title/Position _____ Years at present job _____
 Previous Employer _____ Job Title/Position _____ Years at previous job _____
 Income Source _____ Pay Period _____ Amount of Income _____
 Reference Name _____ Cell _____ Address _____
 Reference Name _____ Cell _____ Address _____

Loan Information

Purpose of Loan _____
 Application Type Individual Joint
 Desired Amount of Loan _____
 Desired Loan Term 12 months 24 months 36 months 48 months 60 months 72 months

Authorization and Certification

1. 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 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. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions insured by the NCUA.

2. If you are applying for a loan or credit card, you understand that the use of your loan or card will constitute acknowledgement of receipt and agreement to the terms of the loan or credit card agreement and disclosures. 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 loan or credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amount due. Shares and deposit in an Individual Retirement Account, and 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.

3. By completing and submitting an application, I certify that I am of legal contracting age and that I have read, understood and agree to all terms stated here.

TERMS AND CONDITIONS
 Terms & Conditions: I authorize Southwest Financial Federal Credit Union to obtain my credit history. I understand that Southwest Financial Federal Credit Union may contact me for additional information. Southwest Financial Federal Credit Union may obtain information from others about me and give information to others. I authorize Southwest Financial Federal Credit Union to issue any credit devices requested by me and will be subject to the terms and conditions of the loan agreement.

Applicant Signature _____ Date _____
 Co-Applicant Signature _____ Date _____



