

## Apply for a Loan

Fill out the attached Loan Application and Forward along with a recent Pay Stub to:

- 1) Fax to 864-941-8931 (Birchtree Office)
- 2) Fax to 864-941-8924 (Hwy 246 Office)
- 3) Email to [loans@mynucu.org](mailto:loans@mynucu.org)
- 4) Bring by one of our convenient offices:
  - a) 218 Birchtree Dr; Greenwood, SC
  - b) 1518 Hwy 246 S; Greenwood, SC

<b>Consumer Loan Application</b>		<b>Neighbors United Federal Credit Union</b> <b>PO Box 50777, Greenwood, SC 29649</b> <b>Phone: 864-941-8900 or Email: loans@mynucuu.org</b>			
<b>Amount Requested \$</b>		Purpose of Loan/Collateral offered:			
<b>NOTICE:</b> Married Applicants may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying.					
<input type="checkbox"/> <b>Individual Credit:</b> Complete Applicant Section. Complete other section as follows: (1) Information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or your spouse will use the account. (2) Information about the party making the payments if you are relying on alimony, spousal support or separate/spousal maintenance as a basis for repayment.					
<input type="checkbox"/> <b>Joint Credit:</b> Provide information about both of you by completing Applicant and Co-Applicant sections. NOTE: <b>The Credit Union cannot consider you as a co-borrower if you are not a Credit Union member. You will be considered a co-signer or guarantor unless you make arrangements to become a Credit Union member.</b>					
<b>Credit and Personal History</b>					
Applicant (Full Legal Name):			<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Other: _____ Check One Box and Provide Full Legal Name:		
Member Number:			Member Number if "Co-Applicant Checked:		
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		
Dependents: (# and ages)			Dependents: (# and ages)		
Social Security Number:		Date of Birth:		Social Security Number:	
Driver's License #:		State Issued:		Driver's License #:	
Street Address:		City		State	
		zip		Zip	
Years at this Address:			Years at this Address:		
Previous Address: (if above less than 5 years)			Previous Address: (if above less than 5 years)		
Previous Street Address		City		State	
		Zip		Zip	
Years at this Address:			Years at this Address:		
Home Phone:			Home Phone:		
Email Address:			Email Address:		
Nearest Relative not living with you: (name & phone number)			Nearest Relative not living with you: (name & phone number)		
Other Reference: (name & phone number)			Other Reference: (name & phone number)		
<b>Employment</b>					
Employer:			Employer:		
Your Title / Position:			Your Title / Position:		
Work Phone and Ext:			Work Phone and Ext:		
Years on Job:			Years on Job:		
Years in this Occupation:			Years in this Occupation:		
<b>*Income:</b>			<b>*Income:</b>		
Gross \$		Hourly \$		Gross \$	
Biweekly		Monthly		Biweekly	
\$		\$		\$	
		Annually		Annually	
		\$		\$	
*Spousal support, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repayment of this loan.			*Spousal support, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repayment of this loan.		
*additional income you wish to disclose: (source and amount)			*additional income you wish to disclose: (source and amount)		
<b>Previous Employment History if current employer is less than 2 (two) years:</b>					
Employer:			Employer:		
Your Title / Position:			Your Title / Position:		
Years on Job:			Years on Job:		

<b>Residence</b>			<b>Residence</b>		
<input type="checkbox"/> Own (Property Value: _____) <input type="checkbox"/> Rent <input type="checkbox"/> Live with Parents / If Rent – Rent Payments:			<input type="checkbox"/> Own (Property Value: _____) <input type="checkbox"/> Rent <input type="checkbox"/> Live with Parents/ If Rent – Rent Payments:		
1 <sup>st</sup> Mortgage Balance \$	Payment Amount \$		1 <sup>st</sup> Mortgage Balance \$	Payment Amount \$	
2 <sup>nd</sup> Mortgage Balance \$	Payment Amount \$		2 <sup>nd</sup> Mortgage Balance \$	Payment Amount \$	
Other Liens On Property Owned: \$			Other Liens On Property Owned: \$		
<b>Other Debts</b> (Include other installment payments such as alimony, child care/support, etc. Do not include Credit Card and revolving debts.)			<b>Other Debts</b> (Include other installment payments such as alimony, child care/support, etc. Do not include Credit Card and revolving debts.)		
Creditor:	Balance You Owe:	Payment:	Creditor:	Balance You Owe:	Payment:
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
<b>Please answer each of the questions below. If you answer yes to any question, you will need to add a sheet to explain your answer.</b>					
			<b>Applicant</b>	<b>Co-Applicant, Guarantor, Other</b>	
Have you ever had any property repossessed or foreclosed upon?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever filed bankruptcy?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a co-signor or guarantor on any other loan?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are there any judgments or liens against you?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are there any alimony, support or maintenance awards?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you owe any taxes that are current due or past due?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a United States Citizen?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**SIGNATURE OF APPLICANT(S) – READ CAREFULLY BEFORE SIGNING. PER YOUR MEMBERSHIP AGREEMENT, VISA AGREEMENT AND/OR LOAN AGREEMENTS WITH US YOU GIVE US A SECURITY INTEREST IN YOUR ACCOUNTS AND CERTAIN OTHER PROPERTY PLEDGED AS DESCRIBED IN SAID AGREEMENTS**

You agree and attest that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Application, and you further understand that any changes in this address must be submitted to us in writing to be effective. You agree that everything stated in this application, whether oral, written, or through a FAX machine, is true and correct to the best of your knowledge. Each applicant, authorized, guarantor, co-signer user or other party signing above, (together herein referred to as "applicant(s)") hereby makes application for the account(s) / services / loan(s) indicated. Each applicant consents that the Credit Union may undertake to verify their eligibility for any account(s), loan(s) and service(s) now and in the future, including adjustment of credit limits. In addition, all applicants authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including any credit reports. Applicants specifically consent that the Credit Union may report information concerning their account(s).services to others; and that we may provide the reasons should we determine you to be ineligible for any services to the other applicants. This includes, but is not limited to information in any credit report(s). You understand that any false or misleading statements in your application may cause any loan to be in default. You agree that this Application shall be the Credit Union property whether or not this Credit Application is approved.

By submitting this application by facsimile or electronically, I/we agree to the same terms that apply to a signed application. If there is a co-applicant on this loan, that co-applicant has authorized the submission of this application. This facsimile or electronic submission qualifies as my/our signature. It is understood that I/we will have to sign loan documents before funds can be disbursed.

Applicant's Signature:	<b>SECURITY AGREEMENT AND PLEDGE.</b> By signing this application, acceptance or authorized use of any credit card(s) issued, I/we pledge our shares as defined by our Membership Agreement to secure payment of my/our obligations on this account. <u>Additional Security:</u> I/we understand that collateral securing other loans will secure this account; and that property purchased with my/our credit card(s) will also secure this account.
Date:	
Co-Applicant, Guarantor, Other Signature:	
Date:	

**For Credit Card Applications Only**  
**Neighbors United Federal Credit Union Visa Credit Card Disclosures**  
**EFFECTIVE June 1, 2014**

**Interest Rates and Interest Charges**

ANNUAL PERCENTAGE RATE (APR) for Purchases	<p><b>*8.90%</b> for members with credit scores of 700 and above at time of application</p> <p><b>*10.90%</b> for members with credit scores of 625 - 699 at time of application</p> <p><b>*11.90%</b> for members with credit scores of 580 - 624 at time of application</p> <p><b>*13.90%</b> for members pledging shares held at the credit union in the amount of the limit</p>
APR for Balance Transfers	<p><b>*8.90%</b> for members with credit scores of 700 and above at time of application</p> <p><b>*10.90%</b> for members with credit scores of 625 - 699 at time of application</p> <p><b>*11.90%</b> for members with credit scores of 580 - 624 at time of application</p> <p><b>*13.90%</b> for members pledging shares held at the credit union in the amount of the limit</p>
APR for Cash Advances	<p><b>*8.90%</b> for members with credit scores of 700 and above at time of application</p> <p><b>*10.90%</b> for members with credit scores of 625 - 699 at time of application</p> <p><b>*11.90%</b> for members with credit scores of 580 - 624 at time of application</p> <p><b>*13.90%</b> for members pledging shares held at the credit union in the amount of the limit</p>

**Your rate may vary based on individual creditworthiness and our underwriting standards.**

Penalty APR and When It Applies	<p><b>18.00%</b></p> <p>This APR may be applied to your account if you:</p> <p>(1) Do not make payments and your account becomes 60 days delinquent.</p> <p>How Long will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due; and you do not again default on these conditions during this time.</p>
Paying Interest	Your due date is at least 25-days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Payment	If you are charged interest, the charge will be no less than \$.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <a href="http://consumerfinance.gov/learnmore">http://consumerfinance.gov/learnmore</a>

**FOR CREDIT CARD APPLICATIONS ONLY CONTINUED**

Fees	
<b>Set Up and Maintenance Fees</b>	There are no Set Up or Maintenance Fees on your account.
<b>Transaction Fees</b>	Balance Transfer Fee: \$0.00      Lost or Stolen Card Replacement: \$5.00 Cash Advance Fee: \$0.00      Visa Receipt Copy Fee: \$2.00 Foreign Transaction Fee: 2% OF EACH TRANSACTION in US dollars. Research Fee: \$20.00 PER HOUR
<b>Penalty Fees</b>	Late Payment Fee: 5% of payment amount due – Minimum \$6.60 – Maximum \$20.00 Returned Payment Fee: \$25.00

How we will calculate Your Balance: We will use a method called "average daily balance (including new purchases)". See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The credit union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the credit union.

The information about the costs of the card described in this application is accurate as of 09/01/2014. This information may have changed after that date. To find out what may have changed, call 864-941-8900 or 800.854.6876, visit mynucu.org, or write Neighbors United Federal Credit Union, P. O. Box 50777, Greenwood, SC 29649.

**READ THESE STATEMENTS BEFORE SIGNING:**

**Open-End Accounts.** By signing below, I acknowledge receipt and agree to the terms of the Credit Agreement, and agree to the terms of any Advance Voucher and Security Agreement that may be required to evidence my advances, and to cross-collateralization of both existing and future indebtedness to the credit union.

I/we agree that my/our account will be subject to the terms and conditions of all applicable Agreement and Disclosure Statements that will accompany my Card(s) when issued. I /we understand that the use of my Credit Card Account will constitute my acknowledgement of receipt and agreement to the terms of the VISA Credit Card Disclosure and Agreement. I/we also understand that a Personal Identification Number may be issued with regard to my VISA Card, which when validated, will allow me, the co-applicant and any authorized user to access my credit card account(s) through any available means. Authorized User/Card. I/we also request that an additional card be issued in the name of the Borrower for use by the authorized user identified herein. The undersigned specifically acknowledge their responsibility for all purchases and/or cash advances made by the Authorized User or anyone the Authorized User allows to use any card(s) issued in connection with your credit card account. The Authorized Users may also be responsible for all purchases and cash advances they make or authorize.

Applicant's Signature:  Date:	<b>SECURITY AGREEMENT AND PLEDGE.</b> By signing this application, acceptance or authorized use of any credit card(s) issued, I/we pledge our shares as defined by our Membership Agreement to secure payment of my/our obligations on this account. <u>Additional Security:</u> I/we understand that collateral securing other loans will secure this account; and that property purchased with my/our credit card(s) will also secure this account.
Co-Applicant, Guarantor, Other Signature:	
Date:	