

**ERIE TIMES  
FEDERAL  
CREDIT UNION**

Filling out a loan application correctly will help to speed up the loan process.

- Complete both sides of the application, leaving gray areas empty.
- We require a physical address, no PO Box numbers.
- Make sure all debts are listed and all columns are **totaled**.
  
- If you own your home, list the balance, payment (**including taxes and insurance**), and the financial institution that holds the mortgage.
  
- Proof of income is necessary. Previous two paycheck stubs will be accepted.
- Those that are self-employed need to provide previous two years of W-2's or 1040 tax forms - **No Exceptions**.
  
- Credit Disability Insurance (CDI) is available to those working a minimum of 25 hours weekly. This benefit would take over payments, if you become sick or injured and are out of work at least a month and up to a year. It would be 30 days retro active. This does not include layoff or loss of job. Please indicate if you want this applied to your loan.

*Depending on the type of loan requested, you will need the following:*

- A Co-signer will be needed for any signature loan requests over \$5000.00, or if your debt-ratio is higher than 50% of your net monthly income. Any other concerns on credit history may also require you to have a qualified co-signer.
  
- If you are applying for a debt-consolidation, we will need a list of those you wish to pay, the payoff amounts, account numbers, mailing addresses and the actual credit cards themselves.
  
- All title loans will require a signed sales agreement from the dealership with the following information:
  - Make, Model, Year, VIN # and color of vehicle
  - Mileage of vehicle being purchased
  - All options on the vehicle
  - Down payment or value of trade in
  - Car insurance carrier (full coverage is required on title loans)
  - **Out the door price** - NO EXCEPTIONS
  
- Payroll deduction is also available and recommended. Payments can be made on a weekly, bi-weekly, semi-monthly or monthly basis. Please indicate your preference.

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CO-SIGNER'S/GUARANTOR'S STATEMENT

This statement should be completed only if another person in addition to the applicant will be obligated to repay the loan.

Name of Co-Signer/Guarantor \_\_\_\_\_ SS# \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Telephone \_\_\_\_\_  
Relationship to Applicant (if any) \_\_\_\_\_ Name of your Credit Union \_\_\_\_\_ Acct. No \_\_\_\_\_

I am indebted to the following creditors (List all debts such as doctor bills, real estate, automobile, repairs, furniture, installments, loans act.  
**Attach additional sheet if necessary**):

To whom owed (Name & Address)	Original Amount	Monthly Payment	Balance

I hereby affirm and represent that my total indebted and liabilities on this date are listed above and do not exceed \$ \_\_\_\_\_

Number of Dependents (Exclude self) \_\_\_\_\_

Are you liable for alimony, child support, or separate maintenance payments? \_\_\_\_\_ No \_\_\_\_\_ Yes \$ \_\_\_\_\_/Monthly

Employer \_\_\_\_\_ Address \_\_\_\_\_

Office Phone & Ext. \_\_\_\_\_ Position \_\_\_\_\_ Date Employed \_\_\_\_\_ Date of Birth \_\_\_\_\_

\_\_\_\_\_ Weekly \_\_\_\_\_ Monthly Salary \$ \_\_\_\_\_ Clock or Payroll No. \_\_\_\_\_ Length of Service \_\_\_\_\_

Previous Employer \_\_\_\_\_ Length of Service \_\_\_\_\_

Other personal income (do not include alimony, child support, or separate maintenance payments) \$ \_\_\_\_\_

Source \_\_\_\_\_

\*\*\*\*\*

You need not disclose the following sources of income : but if you want the credit union to consider such income in connection with this statement, please complete the following: Alimony \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_ Separate Maintenance Payments \$ \_\_\_\_\_  
Complete the following only if you have chosen to disclose alimony, child support, or separate maintenance income:

Person Liable \_\_\_\_\_ Address \_\_\_\_\_ Employer \_\_\_\_\_ Address \_\_\_\_\_

Date Employed \_\_\_\_\_ Position \_\_\_\_\_ Weekly \_\_\_\_\_ Monthly \_\_\_\_\_ Salary \$ \_\_\_\_\_

How long have alimony, child support, or separate maintenance payments been made? \_\_\_\_\_ Are all payments up to date? \_\_\_\_\_

\*\*\*\*\*

Complete the following only if you reside in a community property state (Arizona, California, Idaho, Louisiana, New Mexico, Texas, Washington, or Wisconsin): Married \_\_\_\_\_ Unmarried \_\_\_\_\_

\*\*\*\*\*

Auto Owned \_\_\_\_\_ Year \_\_\_\_\_ Ser. Or Mtr. No \_\_\_\_\_ 2<sup>nd</sup> Auto owned \_\_\_\_\_ Year \_\_\_\_\_ Ser. Or Mtr No \_\_\_\_\_

Drivers license Number \_\_\_\_\_ State \_\_\_\_\_

Real Estate owned at reasonable market value \$ \_\_\_\_\_ Location \_\_\_\_\_

Name of Landlord \_\_\_\_\_ Monthly Rent \$ \_\_\_\_\_

List all addresses for past five years:

\_\_\_\_\_

\_\_\_\_\_

Parents or nearest relative (not spouse): Name \_\_\_\_\_ Address \_\_\_\_\_ Relationship \_\_\_\_\_

Have you any Judgments, Garnishments, or Legal Proceedings against you? \_\_\_\_\_ No \_\_\_\_\_ Yes If yes explain \_\_\_\_\_

\_\_\_\_\_

Have you ever been through Bankruptcy? \_\_\_\_\_ No \_\_\_\_\_ Yes Year \_\_\_\_\_

Are you a co-signer/guarantor on another loan? \_\_\_\_\_ No \_\_\_\_\_ Yes If yes, for whom? \_\_\_\_\_

List Credit References : (If a renewal, add new references) Name \_\_\_\_\_ Address \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_ Name \_\_\_\_\_ Address \_\_\_\_\_

Bank References –Checking & Savings \_\_\_\_\_

\_\_\_\_\_

Additional Information \_\_\_\_\_

\_\_\_\_\_

I hereby certify that all statements made are true and complete and submitted for the purpose of obtaining credit. I have no other debts.

I have no other debts. The credit union is authorized to check my credit and employment history and to answer questions about its credit

Experience with me.

\_\_\_\_\_

\_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_