



CREDIT APPLICATION

IMPORTANT INFORMATION TO BORROWER(S). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. **WHAT THIS MEANS FOR YOU.** When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. *Read each instruction carefully before completing this form.*

For the purposes of this document, “you” and “your” refer to the Borrower(s). “We,” “us,” and “our” refer to PSECU. Please print in ink. The Credit Application must be filled in completely. Incomplete applications cannot be processed. Insert “NA” for items that do not apply.

BORROWER AND CO-BORROWER INFORMATION

- Check the appropriate box to indicate Individual Credit or Joint Credit.

☐ **INDIVIDUAL CREDIT:** Complete the **Borrower** section about yourself.

☐ **JOINT CREDIT:** Each Borrower must **individually** complete the appropriate section below.
- ☐ **BORROWER JOINT CREDIT:** By providing my information and my signature below, I, borrower, consent to apply for joint credit.

☐ **CO-BORROWER JOINT CREDIT:** By providing my information and my signature below, I, co-borrower, consent to apply for joint credit.

BORROWER NAME

CO-BORROWER NAME (Check one: ☐ Spouse ☐ Other)

PSECU ACCOUNT NUMBER (last 4 digits)

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SOCIAL SECURITY NUMBER DATE OF BIRTH

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CITIZENSHIP STATUS
☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-resident Alien

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☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-resident Alien

PRESENT ADDRESS ☐ Own ☐ Rent ☐ Other
Time Lived at Address: Years _____ Months _____

PRESENT ADDRESS ☐ Own ☐ Rent ☐ Other
Time Lived at Address: Years _____ Months _____

NAME OF CURRENT EMPLOYER - If self employed, type of business ☐ Self-employed

NAME OF CURRENT EMPLOYER - If self employed, type of business ☐ Self-employed

TITLE TIME WITH EMPLOYER (years and months)

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<p>CAN WE CONTACT YOU?</p> <p>BORROWER</p> <p><input type="checkbox"/> By checking this box, I consent to be contacted by and on behalf of PSECU via telephone, text message/SMS, automatic telephone dialing system, and artificial or prerecorded voice message at the below phone or mobile numbers. Message and data rates may apply. I understand I am not required to consent to be contacted as a condition of receiving products or services from PSECU and I will contact PSECU if I later revoke my consent.</p> <p>HOME PHONE NUMBER</p> <p>WORK PHONE NUMBER</p> <p>MOBILE PHONE NUMBER</p> <p>IMPORTANT INFORMATION REGARDING RECEIVING SMS MESSAGES FROM PSECU.</p> <p>TERMS AND CONDITIONS: Text message/SMS frequency will depend on your account activity. For more information, text ‘HELP’ to 64591 or call us at 800.237.7328. To cancel text messaging services at any time, text ‘STOP’ to 64591 or reply ‘STOP’ to any text message from your mobile device. Message and data rates may apply. Mobile carriers are not liable for delayed or undelivered messages.</p> <p>HELP instructions: Text HELP to 64591 for help or call 800.237.7328</p> <p>STOP instructions: Text STOP to 64591 to cancel</p>	<p>CO-BORROWER</p> <p><input type="checkbox"/> By checking this box, I consent to be contacted by and on behalf of PSECU via telephone, text message/SMS, automatic telephone dialing system, and artificial or prerecorded voice message at the below phone or mobile numbers. Message and data rates may apply. I understand I am not required to consent to be contacted as a condition of receiving products or services from PSECU and I will contact PSECU if I later revoke my consent.</p> <p>HOME PHONE NUMBER</p> <p>WORK PHONE NUMBER</p> <p>MOBILE PHONE NUMBER</p>
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CHECK DESIRED SERVICES - Select only one loan type per application.

- ☐ **AUTO LOAN** Amount Requested \$ _____ Term _____ Year of Vehicle _____

Payment Method: ☐ Automatic Transfer from my PSECU Regular Share ☐ Transfer using digital banking ☐ Mail in my payment monthly

Type of Purchase: ☐ Dealership ☐ Private Party ☐ Rollover from Another Institution ☐ Lease Buyout ☐ Member Owned ☐ Refinance Existing PSECU Auto Loan

If you are trading in a vehicle that is currently financed, enter the monthly payment amount \$ _____

If you are rolling over a vehicle loan from another financial institution or buying out a lease, enter the monthly payment amount \$ _____
- ☐ **VISA FOUNDER'S CARD / VISA FOUNDER'S SIGNATURE CARD**

Payment Method: ☐ Automatic Transfer: (select one) ☐ Regular Share ☐ Checking Share (select one) ☐ Minimum Amount ☐ Previous Month's Balance

☐ Other: Make monthly payment by the 25th using digital banking (mobile or online) or telephone banking, or by your mailing payment.
- ☐ **VISA CLASSIC CARD / SECURED VISA**

Payment Method: ☐ Automatic Transfer: (select one) ☐ Regular Share ☐ Checking Share (select one) ☐ Minimum Amount ☐ Previous Month's Balance

☐ Other: Make monthly payment by the 25th using digital banking (mobile or online) or telephone banking, or by your mailing payment.
- ☐ **RECREATIONAL VEHICLE LOAN** Amount Requested \$ _____ Term _____

Payment Method: ☐ Automatic Transfer from my PSECU Regular Share ☐ Transfer using digital banking ☐ Mail in my payment monthly

Type of Purchase: ☐ Dealership ☐ Private Party ☐ Rollover from Another Institution ☐ Member Owned ☐ Refinance Existing PSECU Recreational Vehicle Loan

If you are trading in a vehicle that is currently financed, enter the monthly payment amount \$ _____

PLEASE SEE REVERSE FOR MORE.

☐ **PERSONAL LOAN** Amount Requested \$ _____ Term _____
Payment Method: ☐ Automatic Transfer from my PSECU Regular Share ☐ Other (Make payment monthly using digital banking.)
Upon approval, where would you like your funds? ☐ Mailed to my address by check ☐ Deposited into my Regular Share

☐ **SHARE-SECURED LOAN** (loan cannot be against IRA Shares) Amount Requested \$ _____ Term _____
Payment Method: ☐ Automatic Transfer from my PSECU Regular Share ☐ Transfer using digital banking ☐ Mail in my payment monthly
Security: Regular Share on Account Number: _____
Disbursement Method: ☐ Check ☐ Deposit to Share: _____ Account Number: _____

☐ **CERTIFICATE-SECURED LOAN** (loan cannot be against IRA Shares; loan term cannot exceed the remaining certificate term)

The maximum amount a member can borrow is 90% of the certificate(s) pledged. When multiple certificates are pledged as collateral for the loan, the maximum term is calculated on the shortest remaining term of the certificates pledged. There is a maximum of 2 certificates per loan. The interest rate for certificate loan is 2% above the highest rate certificates pledged.

Amount Requested \$ _____ Term _____
Payment Method: ☐ Automatic Transfer from my PSECU Regular Share ☐ Transfer using digital banking ☐ Mail in my payment monthly

Security: Account Number: _____ Months on Certificate #: _____
Disbursement Method: ☐ Check ☐ Deposit to Share: _____ Account Number: _____
This is a ☐ New Loan or ☐ Add to and refinance my existing loan, for a total amount of approximately _____

I understand that I am pledging and granting to PSECU a security interest in the Certificate listed above to secure this Certificate-secured Loan. In the event of default under any provision of this Certificate-secured Loan, I hereby authorize PSECU to apply the balance in the Certificate to pay any amounts that may become due. If I do not contact PSECU on or before the Certificate's maturity, I authorize PSECU to redeem the Certificate to pay any remaining loan balance. Funds in excess of such balance will be deposited to my Regular share. I understand that automatic renewal of the Certificate pledged cannot occur until the loan balance is paid in full.

☐ **CROSS-PLEDGE SHARE-SECURED OR CERTIFICATE-SECURED LOAN** Complete this section only if you are **NOT** the Borrower or Co-Borrower.

CROSS-PLEDGED ACCOUNT NUMBER _____ ☐ Share or ☐ Certificate (indicate one)

I understand that I am pledging and granting to PSECU a security interest in the Certificate listed above, or a security interest, in an amount equal to the loan proceeds ("Amount Pledged"), in the Share account listed above, to secure this Certificate or Share-secured Loan (as indicated) to Borrower and Co-Borrower (if applicable). In the event of default under any provision of this Certificate or Share-secured Loan, I hereby authorize PSECU to apply the balance in the Certificate or to apply all or any portion of the Amount Pledged to pay any amounts that may become due. If I do not contact PSECU on or before the Certificate's maturity, I authorize PSECU to redeem the Certificate to pay any remaining loan balance. Funds in excess of such balance will be deposited to my Regular share. I understand that automatic renewal of the Certificate pledged cannot occur until the loan balance is paid in full. By my signature I agree to be bound by the terms of this Cross-Pledge.

CROSS-PLEDGED ACCOUNT HOLDER PRINTED NAME: _____ CROSS-PLEDGED ACCOUNT HOLDER SIGNATURE: _____

FINANCIAL INFORMATION

NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

BORROWER’S annual employment income? \$ _____ (gross)	CO-BORROWER’S annual employment income? \$ _____ (gross)
Other annual income? \$ _____ (gross)	Other annual income? \$ _____ (gross)
Source of the other income: _____	Source of the other income: _____
Your monthly housing payment (if none, enter -0-) \$ _____	Your monthly housing payment (if none, enter -0-) \$ _____
Your other monthly payments, for alimony, child support or other court-ordered payments \$ _____	Your other monthly payments, for alimony, child support or other court-ordered payments \$ _____

ACKNOWLEDGEMENT & AGREEMENT

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You understand it is a federal crime to willfully or negligently provide incomplete or incorrect information on requires made to State Chartered Credit Unions insured by the National Credit Union Administration. You certify under penalty Title 18, United States Code, Section 1001, et seq. that the information on this Credit Application is true and correct.

You authorize the credit union to obtain credit reports in connection with this application for credit.

- ☐ I/We agree to be bound by the terms set forth in the Consumer Credit Card Agreement which will be mailed to me/us upon approval of the Visa loan.
- ☐ **BORROWER:** You provide consent for PSECU to pull consumer and credit information to determine whether you qualify for other products and services PSECU may offer to you.
- ☐ **CO-BORROWER CONSENT:** You provide consent for PSECU to pull consumer and credit information to determine whether you qualify for other products and services PSECU may offer to you.

BORROWER SIGNATURE _____	DATE _____	CO-BORROWER SIGNATURE _____ <i>(if applicable)</i>	DATE _____
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