



STATE TRANSPORTATION EMPLOYEES

CREDIT UNION, INC.

1980 West Broad Street
Columbus, Ohio 43223

Phone: (614) 466-4988 • Fax (614) 466-5118

Date _____

Account No. _____

District _____ Work Location _____

APPLICATION FOR LOAN

- Auto, Truck, Vehicle Loan
Signature
Quick Cash (Open-end revolving)
Overdraft Protection

1

NOTE AND COMPLETE

- Individual Credit: Complete Applicant section.
Joint Credit: Provide information about both of you by completing Applicant and Co-Applicant section.

Amount Requested \$ _____ Purpose: _____

Term Requested: _____ Months

Repayment: Payroll Deduction Monthly Coupon

2

APPLICANT INFORMATION

APPLICANT

Please print in ink or type

Form for Applicant information including Name, Social Security Number, Birth Date, Driver's License, Home/Business Phone, Present/Previous Address, and Reasonable Market Value of Home.

CO-APPLICANT

Form for Co-Applicant information including Name, Social Security Number, Birth Date, Driver's License, Home/Business Phone, Present/Previous Address, and Reasonable Market Value of Home.

3

EMPLOYMENT INFORMATION

Form for Applicant Employment Information including Present Employer Name/Address, Job Title/Section, Salary, Hours Worked, Previous Employer, and Other Monthly Income.

Form for Co-Applicant Employment Information including Present Employer Name/Address, Job Title/Section, Salary, Hours Worked, Previous Employer, and Other Monthly Income.

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

4

REFERENCES

Form for Applicant References including Parent or Nearest Relative Name, Relationship, Address, and Phone No.

Form for Co-Applicant References including Parent or Nearest Relative Name, Relationship, Address, and Phone No.

5

ASSETS

Form for Applicant Assets including Autos/Trucks/Vehicles Owned (Year, Make, Model).

Form for Co-Applicant Assets including Bank Reference - Checking (Bank Name, Account No., Address).

| 6 DEBTS | TO WHOM | ADDRESS | PURPOSE | PAYMENT | BALANCE |
|------------|---|---------|--------------|-----------------|---------|
| | <i>List all debts, incl. Rent/Mortg. loans, credit cards, second mortgages, lot rent, home assoc. dues, etc</i> | | | MORTGAGE / RENT | |
| | | | AUTO / TRUCK | | |
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NUMBER OF DEPENDENTS (EXCLUDE SELF) _____

ARE YOU LIABLE FOR CHILD SUPPORT, ALIMONY OR MAINTENANCE PAYMENTS? YES NO \$ _____ /MONTH

ARE YOU A COMAKER ON ANY OTHER LOANS? YES NO

HAVE YOU EVER FILED BANKRUPTCY? YES NO

ANY SUITS OR COLLECTIONS PENDING? YES NO

* IF YOU ANSWER YES ON ANY OF THESE QUESTIONS, EXPLAIN ON ATTACHED SHEET.

PAYMENT PROTECTION

Are you interested in having your loan protected? Credit Disability Individual Joint Credit Life Individual Joint

If you choose one of the coverages, then the credit union will disclose the cost of this voluntary payment protection to you.

A separate election which discloses the terms and conditions must be signed for the protection to be effective.

SIGNATURE DATE

SIGNATURE DATE

NOTICE

I hereby certify everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

I hereby authorize the Credit Union to whom this application is made, or any Credit Bureau or other investigative agency employed by such Credit Union, to investigate the references herein listed or statements or other data obtained from me or from any other source whatsoever pertaining to my credit and financial responsibility.

"The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law."

I wish to save \$ _____ each pay period in addition to loan payments.

SIGNATURE DATE

SIGNATURE DATE

FOR OFFICE USE ONLY

SHARES \$ _____ CERTICATES \$ _____ ACCOUNT # _____ PRESENT PRD \$ _____
 IRA \$ _____ CHECKING \$ _____ DIRECT DEPOSIT \$ _____ OTHER DISTRIBUTIONS: _____
 01 LOAN BAL \$ _____ DUE DATE _____ RATE _____ % PYMNT. _____ COL. _____ SHARES \$ _____
 02 LOAN BAL \$ _____ DUE DATE _____ RATE _____ % PYMNT. _____ COL. _____ CHECKING \$ _____
 03 LOAN BAL \$ _____ DUE DATE _____ RATE _____ % PYMNT. _____ COL. _____ OTHER \$ _____
 VISA BAL. \$ _____ LIMIT \$ _____ RATE _____ % PYMNT. \$ _____ OTHER \$ _____
 MONTHLY PAYMENTS \$ _____ GROSS MONTHLY INCOME \$ _____ INDIV. \$ _____ JOINT/ADTL. _____
 DEBT RATIO _____ % INDIVIDUAL _____ % JOINT

LOAN OFFICER/CREDIT COMMITTEE ACTION

APPROVED AMOUNT \$ _____ FOR _____ MONTHS AT _____ PER PAY/MO.

COLLATERAL _____ NADA VALUE _____ RATE _____ %

REFERRED TO CREDIT COMMITTEE DUE TO _____

DENIED _____

DATE _____ 1) _____ 2) _____ 3) _____

CHECK TO: _____ COMMENTS/INSTRUCTIONS: _____

_____ CHECK # _____ DATE _____