

LOANLINER[®]

Application

TSU FEDERAL CREDIT UNION
POST OFFICE BOX 1347
3500 JOHN A. MERRITT BLVD
NASHVILLE, TENNESSEE 37209

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

LOANLINER[®] Account/Loan: Individual Joint Amount Requested \$ _____ Purpose/Collateral: _____
 (Including ATM/Debit Card Access to the Account if Available)

Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Applicant			
NAME (Last - First - Initial)			
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE		LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/ EXT.
E-MAIL ADDRESS			
PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
Employment/Income			
NAME AND ADDRESS OF EMPLOYER			
TITLE/GRADE	START DATE	HOURS AT WORK	
SUPERVISOR'S NAME		IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			
EMPLOYMENT INCOME		OTHER INCOME	
\$ _____ PER _____		\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____			
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS			STARTING DATE _____ ENDING DATE _____

Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other			
NAME (Last - First - Initial)			
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE		LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/ EXT.
E-MAIL ADDRESS			
PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
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NAME AND ADDRESS OF EMPLOYER			
TITLE/GRADE	START DATE	HOURS AT WORK	
SUPERVISOR'S NAME		IF SELF EMPLOYED, TYPE OF BUSINESS	
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PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS			STARTING DATE _____ ENDING DATE _____

Applicant Reference	RELATIONSHIP	Other Reference	RELATIONSHIP
NAME AND ADDRESS		NAME AND ADDRESS	
OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE	OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE <small>(Include Tax and Ins.)</small>			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN		OWNED BY	
			YES	NO	Applicant	Other
HOME		\$	YES	NO		
AUTO		\$	YES	NO		
SAVINGS		\$	YES	NO		
CHECKING		\$	YES	NO		
OTHER (Describe)		\$	YES	NO		

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT	OTHER
		YES NO	YES NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?			
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?			
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?			
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):			
	TO WHOM (Name of Creditor):		

State Law Notices OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signatures			
You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. 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 for any update, renewal or extension 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 on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.	
<input checked="" type="checkbox"/> (SEAL)	DATE	<input checked="" type="checkbox"/> (SEAL)	DATE
APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE	DATE

For Credit Union Use Only							
DATE	APPROVED	APPROVED SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER	
	DENIED (Adverse Action Notice Sent)	\$	\$	\$	\$		
LOAN OFFICER COMMENTS:							
SIGNATURES:							
<input checked="" type="checkbox"/>	DATE	<input checked="" type="checkbox"/>	DATE				

LOAN APPLICATION PROCEDURE

Application for TSU Federal Credit Union Loans:

- **You must be a member of the TSU Federal Credit Union or you must join at the time of your application**
- **The cost to join is \$40 (\$15 for application fee and \$25 for 1 share in the Credit Union) the \$25 must remain in your account at all times**
- **Pay \$20 for processing and loan application**
- **Pay \$20 for a credit report – If you have a credit report on file that is less than 12 months old, you do not have to pay for a new credit report**
- **Choose the type of loan you want to apply for:
Auto, Title loan, Back-to-school loan, Christmas loan, Spring Break loan, Vacation loan or General Signature. Some loans are only available during specific times of the year**
- **Complete a TSUFCU loan application**
- **Provide a copy of your Driver's license**
- **Provide a copy of your TSU ID**
- **Provide a copy of your two most recent check stubs**
- **Provide a copy of a bill that indicates your current name & address (Gas, electric, telephone, etc.)**

If you are applying for an auto loan or a title loan, there will be additional steps necessary. The TSUFCU representative will inform you of those items needed.

After your complete loan package has been received, it will be reviewed by the TSUFCU Credit Committee. The Credit Committee meets regularly. You will be informed of the results of your loan application as soon as possible.

We will schedule a closing

TSU FEDERAL CREDIT UNION 3500 JOHN A MERRITT BLVD NASHVILLE TN 37209

PHONE: 615-963-5941 FAX: 615-963-5808

EMAIL: tfcu@tnstate.edu

TENNESSEE STATE UNIVERSITY
FEDERAL CREDIT UNION

Policy Change

TSUFCU

On all **UNSECURED** loans closing after January 1, 2017, the following will apply:

- (1) At least 10% of the loan balance MUST be remain in the Share Account until loan is satisfied.
- (2) Funds can come from the proceeds of the new loan
- (3) In hardship cases, the member can work out an increase of payroll deduction for three months until at least 10% of the amount of the loan has been reached in the account.

To get this hardship exception, the member must be able to document for TSUFCU, the hardship that they are experiencing. This must be done by providing bills or other information that would indicate what is causing them to be unable to deposit the 10% at the time the loan is closed.

The 10% requirement is to remain in the account for the entire term of the loan. This required amount does not decrease as the loan balance is reduced

- (4) The staff is expected to "flag" accounts in which loans have been issued after January, 2017 to indicate that the account must at all times have at least 10% of the original loan balance on reserve. This is in addition to the required monthly payment that is owed at the end of each month.
- (5) A refinance after January, 2017 is considered a new loan and 10% of the loan amount must remain in the share account until the loan is satisfied

Presented & Approved – TSUFCU to BOD 03/29/2017