



P.O. Box 25947  
 Alexandria, VA 22313-9809  
 202-366-9400 • 800-368-8432  
 www.transfcu.org

# XpressLoan Application

<input type="checkbox"/> New/Used Vehicle	<input type="checkbox"/> Motorcycle	<input type="checkbox"/> Visa Platinum	<input type="checkbox"/> Overdraft Protection
<input type="checkbox"/> Purchase	<input type="checkbox"/> Leisure Time Vehicle	<input type="checkbox"/> Visa Platinum Share Secured	<input type="checkbox"/> Personal Loan
<input type="checkbox"/> Refinance	<input type="checkbox"/> Boat	<input type="checkbox"/> Visa Platinum Rewards	Purpose: _____

Vehicle Description: \_\_\_\_\_

Amount Requested: \$ \_\_\_\_\_ CU Account #: \_\_\_\_\_

**Credit Card Applicants:** If this application is used to issue a credit card, you understand that your use or allowing the card to be used will constitute your acknowledgment, receipt and agreement to the terms and conditions of the credit card agreement. Refer to the separate Credit Card Solicitation Disclosure provided with this application that includes required credit card disclosures. To find out what may have changed call us at 202-366-9400, 800-368-8432 or write to us at P.O. Box 25947, Alexandria, VA 22313-9809.

MARRIED APPLICANTS may apply for a separate account. A Credit Union may only extend direct credit to a member. Any Joint Applicant for credit will be considered a guarantor or co-signer if such person is not a Credit Union member. **Check the type of credit account for which you wish to apply.**

**Individual Credit** – You must complete the applicant section about yourself and the Co-Applicant section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

**Joint Credit** – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and Co-Applicant section.

\_\_\_\_\_ Initial here if you intend to apply for joint credit. By signing below you are confirming your intention for a joint credit application.

Applicant		Other-Applicant <input type="checkbox"/> Joint Co-Signer/Guarantor		CU Account # - Other-Applicant
Name (First, MI, Last)		Name (First, MI, Last)		
Driver's License Number or ID Number		Driver's License Number or ID Number		
Current Home Address				
City, State, Zip		City, State, Zip		Since
Home Phone		Home Phone		Date of Birth
Social Security Number	E-Mail Address			
Employer				
Position	Office Phone			
Hire Date	Monthly Gross Income			
Other Income**		Other Income**		Since
Source Name		Source Name		Monthly Amount \$
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Rent/Mortgage Amount		Relationship to Applicant	
Personal Reference (Name and Address)		Phone No. & Relationship		

**\*\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.**

### OPTIONAL PAYMENT PROTECTION

**Are you interested in having your loan protected?**  Yes  No  
 If you answer "yes" 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 protection to be effective.

### SIGNATURES

You promise that the information stated in this Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment and income history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend, renew or for collection of the credit received by you. 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's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. The USA Patriot Act requires that we verify the identity of all account holders. We may ask you or your co-applicant to show proof of your identity. **Notice of Negative Information:** We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

\_\_\_\_\_  
 (Initial) **CONSENSUAL SECURITY INTEREST.** You further acknowledge and agree that you give the Credit Union a consensual security interest in the shares you have in all individual and joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral), to secure repayment of amounts you owe to the extent of any unpaid balance on your Account.

<b>X</b>	<b>X</b>
Applicant's Signature	Co-Applicant's Signature
Signed under seal	Signed under seal
Date	Date