CREDIT APPLICATION

1. If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Section 1

2. If you are applying for a joint account that you and another person will use, complete all Sections, providing information in Section 2 about the joint applicant

3. If applying for a loan of $5,000 (combined total) or more, complete the additional information on reverse side

APPLICATION FOR

Check Appropriate Box

☐ **Signature Loan**

Loan Purpose: _____

Loan Amount: $ _____

Term: _____

☐ **Auto Loan**

☐ **New** ☐ **Used**

Debt Cancellation (optional)

If your credit application is approved, a debt cancellation product may be offered to you. You are not required to have this product. If you would like this product, a full explanation of the product and its conditions will be provided in the Disclosure, Enrollment, and Agreement. This product is only available for loans $30,000 or less.

Please check appropriate box.

☐ ***YES***, I would like Debt Cancellation

☐ ***NO***, I would not like Debt Cancellation

Community First FEDERAL CREDIT UNION℠

EQUAL HOUSING OPPORTUNITY

NCUA

Federally insured by NCUA

NMLS ID# 634505

Member No. *(If applicable)*: _____

Clear Form | Print | Submit

① APPLICANT

Last Name | First Name | M.I.

Home Address | City | State | Zip

Mailing Address (If Different Than Above) | City | State | Zip

Previous Address (If Less Than 2 Years At Current Address) | Years There

Home Phone | Business Phone | Cell

Date of Birth | Social Security Number

☐ Married ☐ Separated ☐ Unmarried | No. of Dependents

Marital Status

Employer (Or Source of Income)

How Long Have You Worked There? Years Months | Occupation

Gross Annual Income

Previous Employment (if less than 2 Years at Current Employer) | Years There

$ | ATTACH 2 LATEST PAY STUBS AND VERIFICATION OF EMPLOYMENT, IF SELF-EMPLOYED, MOST RECENT 3 YEARS INCOME TAX RETURNS.

Other Income | YOU DO NOT HAVE TO LIST ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME UNLESS YOU WANT US TO CONSIDER IT AS A BASIS FOR REPAYMENT.

Personal Reference | Contact Number

Personal Reference | Contact Number

List Outstanding Debts	Balance	Mo. Pymt.
☐ Mortgage ☐ Rent ☐ Others		

② JOINT APPLICANT

Last Name | First Name | M.I.

Home Address | City | State | Zip

Mailing Address (If Different Than Above) | City | State | Zip

Previous Address (If Less Than 2 Years At Current Address) | Years There

Home Phone | Business Phone | Cell

Date of Birth | Social Security Number

☐ Married ☐ Separated ☐ Unmarried | No. of Dependents

Marital Status

Employer (Or Source of Income)

How Long Have You Worked There? Years Months | Occupation

$

Gross Annual Income

Previous Employment (if less than 2 Years at Current Employer) | Years There

$ | ATTACH 2 LATEST PAY STUBS AND VERIFICATION OF EMPLOYMENT, IF SELF-EMPLOYED, MOST RECENT 3 YEARS INCOME TAX RETURNS.

Other Income | YOU DO NOT HAVE TO LIST ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME UNLESS YOU WANT US TO CONSIDER IT AS A BASIS FOR REPAYMENT.

Personal Reference | Contact Number

Personal Reference | Contact Number

List Outstanding Debts	Balance	Mo. Pymt.
☐ Mortgage ☐ Rent ☐ Others		

PLEASE READ BEFORE SIGNING

SIGNATURES

Everything I have stated in this application is correct to the best of my knowledge. I certify that I am 18 years of age or older. I understand that Community First Guam Federal Credit Union ("Credit Union") will retain this application along with all other documents submitted by me, whether or not my loan request is approved. The Credit Union is not obligated to return such documents nor provide copies. I must be a member in good standing to receive credit. I authorize the Credit Union, both now and in the future, to check my credit and employment history and to answer questions about the Credit Union's experiences with me. If the Credit Union approves my application, the actual rate that I receive will be based on my credit qualifications, information I provided in my application and other information available to the Credit Union and I will be bound by the Disclosure Agreement which the Credit Union will provide me. I further understand that I may be asked to supply additional information. I fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts on the application as applicable under the provisions of Title 18, United States Code, Section 1014.

X

Signature of Applicant | Date

X

Signature of Joint Applicant | Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: 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 opens an account. What this means to you: when you 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.

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.

CREDIT UNION USE ONLY

CFGFCU CA 2/2018

❸ COMPLETE THIS SECTION ONLY IF YOU ARE APPLYING FOR LOAN AMOUNTS OF $5,000 OR MORE.

Financial Condition as of *(DATE):* _____

ASSETS	AMOUNT
Checking Accounts(s)	
Savings Accounts (s)	
Other Deposits (detail)	
Vested Interest-Profit Sharing	
Stocks and Bonds	
Cash Value Life Insurance	
(not face amount)	
Real Estate (itemize below)	
Automobile - Year and Make	
Automobile - Year and Make	
Automobile - Year and Make	
Value of Proprietorship or Partnership Other Assets (describe)	
(A) Total Assets	

LIABILITIES	AMOUNT
Amount due to Community First, FCU	
Amount due to Others (detail)	
Loans on Life Insurance	
Mortgages on Real Estate (itemize below)	
Other Liabilities (describe)	
(B) Total Liabilities	
(C) Net Worth (A minus B)	
Total Liabilities and Net Worth (B plus C)	

Mortgages or Agreements on Above Real Estate

LOCATION (describe briefly)	OWED TO	MORTGAGE BALANCE	MONTHLY PAYMENT	RENTAL INCOME

Questionaire

Are there any outstanding judgements against you?	○ YES ○ NO	Are you a co-maker or endorser on a note?	○ YES ○ NO
Have you declared bankruptcy within the past seven years?	○ YES ○ NO	If yes, for whom?	
Are you a party to a lawsuit?	○ YES ○ NO	to whom?	
Are you a U.S. Citizen or permanent resident alien?	○ YES ○ NO	Do you owe any other debts to any person or entity other than those listed?	○ YES ○ NO
Are you obligated to pay alimony, child support or separate maintenance?	○ YES ○ NO	If yes, for whom?	
Is your income likely to decline in the next two years?	○ YES ○ NO	to whom?	

I/We certify the foregoing to be true & correct to the best of my knowledge and belief. Initial here