

GLASS CAP FEDERAL CREDIT UNION

LOAN APPLICATION

241 N. PITTSBURGH ST.
CONNELLSVILLE, PA 15425
PH:724-628-2424

Married Applicant: May apply for a separate account.

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 the account/loan.

Account/ Loan _____ Individual _____ Joint

Amount Requested \$ _____

Purpose/ Collateral _____

Repayment _____ Payroll Deduction _____ Cash _____ Military Allotment _____ Automatic Payment

Payment Protection

Are you interested in having your loan protected? _____ YES _____ NO

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Notice: Alimony, Child Support, or Separate Maintenance income need not be revealed if you do not choose to have it considered.

Employment Income \$_____per_____ NET__GROSS__	Employment Income \$_____per_____ NET__GROSS__
Previous Employer if less than 5 years. How long?	Previous Employer if less the 5 years. How long?
REFERENCE	REFERENCE
Name and Address of Nearest Relative not living with you Relationship_____Phone_____	Name and Address of Nearest Relative not living with you Relationship_____Phone_____

WHAT YOU OWE	CREDITOR NAME	MONTHLY PAYMENT	OWED BY (A or O)

OTHER INFORMATION ABOUT YOU

If you answer "YES" to any questions other than #1, explain on an attached sheet

1. Are you a U.S. citizen or permanent resident alien?	Applicant_____ Other_____
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 repossession in the last 7 years, or been a party in a lawsuit?	Applicant_____ Other_____
3. Is your income likely to decline in the next two years?	Applicant_____ Other_____
4. Are you a co-maker, co-signer or guarantor on any loan not listed above?	Applicant_____ Other_____
For Whom_____ Creditor_____	

