



Northeast Family Federal Credit Union

A Division of Self Help Credit Union

Overdraft Line of Credit Application

Referring organization:

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 (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.

APPLICANT		CHECK BELOW TO INDICATE THE TYPE OF CREDIT FOR WHICH YOU ARE APPLYING. MARRIED APPLICANTS MAY APPLY FOR A SEPARATE ACCOUNT.	
		LOAN: <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT	AMOUNT REQUESTED: _____
LAST NAME		FIRST NAME & MIDDLE INITIAL	TIN
DRIVER'S LICENSE# AND STATE OR OTHER ID# / TYPE / ISSUING AGENCY / EXP DATE		DATE OF BIRTH	HOME PHONE #
PRESENT ADDRESS		CITY	STATE & ZIP
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)		INCOME \$ _____ PER: _____ SOURCE: _____	
EMPLOYER NAME, ADDRESS AND PHONE #			LENGTH OF EMPLOYMENT
LENGTH AT CURRENT RESIDENCE <input type="checkbox"/> OWN <input type="checkbox"/> RENT MONTHLY PAYMENT		OTHER DEBTS	TOTAL BALANCES TOTAL MONTHLY PAYMENT
PERSONAL REFERENCE NAME AND ADDRESS		PERSONAL REFERENCE PHONE #	RELATIONSHIP
PERSONAL REFERENCE NAME AND ADDRESS		PERSONAL REFERENCE PHONE #	RELATIONSHIP
OTHER		<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER	
LAST NAME		FIRST NAME & MIDDLE INITIAL	TIN
DRIVER'S LICENSE # AND STATE OR OTHER ID# / TYPE / ISSUING AGENCY / EXP DATE		DATE OF BIRTH	HOME PHONE #
PRESENT ADDRESS		CITY	STATE & ZIP
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)		INCOME \$ _____ PER: _____ SOURCE: _____	
EMPLOYER NAME, ADDRESS AND PHONE #			LENGTH OF EMPLOYMENT
LENGTH AT CURRENT RESIDENCE <input type="checkbox"/> OWN <input type="checkbox"/> RENT MONTHLY PAYMENT		OTHER DEBTS	TOTAL BALANCES TOTAL MONTHLY PAYMENT
PERSONAL REFERENCE NAME AND ADDRESS		PERSONAL REFERENCE PHONE #	RELATIONSHIP
PERSONAL REFERENCE NAME AND ADDRESS		PERSONAL REFERENCE PHONE #	RELATIONSHIP
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.			
SIGNATURE FOR WISCONSIN RESIDENTS ONLY ►			Date
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, increase, renewal, extension or collection 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.			
Applicant's Signature ►			Date
Other Signature ►			Date