



NEW AND USED***AUTOS***BOATS***RVS***MOTORCYCLES
LOANLINER INSTRUCTIONS

Please follow these instructions closely, so that your loan can be processed in a timely manner.



1. You and your co-borrower, if applicable, must complete the APPLICATION. Please include the amount you wish to borrow and what the purpose of the loan is. Please make sure the application is signed and filled out in its entirety. Please include your monthly insurance premiums and monthly utilities in the debt portion on the back of the application.
2. We need verification of INCOME for borrowers and co-borrowers, if applicable. All income used to qualify must be verified with ONE MONTH OF CURRENT PAYSTUBS. Self employed borrowers MUST SUBMIT TWO YEARS TAX RETURNS WITH CURRENT PROFIT AND LOSS. Retired borrowers with Social Security or Pensions with DIRECT DEPOSIT MAY SUBMIT A CURRENT MONTH BANK STATEMENT OR TWO YEARS TAX RETURNS.
3. You and your co-borrower, if applicable, must sign the Credit Information Authorization form.
4. You and your co-borrower, if applicable, must sign the Notice to Borrower to Provide Insurance and submit a copy of your current insurance.
5. **California is a community property state. If you are married, you must complete the information on your spouse. However, if you are applying for individual credit, your spouse does not have to sign the application and his/her income will not be considered.**

ADDITIONAL ITEMS:

NEW PURCHASE: Purchase agreement from dealer and current insurance.

TO REFINANCE LOAN CURRENTLY WITH ANOTHER FINANCIAL INSTITUTION: Copy of the current registration, copy of monthly bill from current finance company, Kelly Blue Book done by the Credit Union, current insurance and an authorization for payoff signed at funding.

FOR A USED PURCHASE THROUGH A DEALER: Purchase agreement from dealer, current insurance and Kelly Blue Book done by the Credit Union.

FOR A USED PURCHASE THROUGH A PRIVATE PARTY: Bill of Sale provided by the Credit Union, current insurance, copy of current registration, Kelly Blue Book done by Credit Union, smog, authorization for payoff, if applicable, and title to vehicle upon funding.

FOR CURRENTLY LEASED VEHICLES: Please contact your lease company for paperwork and payoff procedures.

Please feel free to call the Credit Union if you have any questions at 925-757-1320.

Fax any documentation to 925-757-1486

Send any documents to 301 G Street, CA 94509



Additional documentation may be requested





301 G Street
Antioch, California 94509
Phone: (925) 757-1320
Fax: (925) 757-1486

APPLICATION

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (833) 757-1320 or writing to us at the address stated on this application.

Check below to indicate the type of credit for which you are applying. Married Applicants 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 appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

LOANLINER Account/Loan: ☐ Individual ☐ Joint

(Including ATM/Debit card access to the account if available)

Credit Card Account: ☐ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant	Date	Co-Applicant	Date
X	(Seal)	X	(Seal)

Amount Requested \$
Purpose/Collateral:

☐ Credit Limit Requested \$
If Authorized User, Name:

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.

Guarantors Complete **OTHER** section below.

APPLICANT

NAME (Last - First - Initial)

OTHER

☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR ☐ OTHER

NAME (Last - First - Initial)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

BIRTH DATE

EMAIL ADDRESS

BIRTH DATE

EMAIL ADDRESS

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT
LENGTH AT RESIDENCE

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT
LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT
LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT
LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE
\$

MONTHLY PAYMENT
\$

INTEREST RATE
%

MORTGAGE BALANCE
\$

MONTHLY PAYMENT
\$

INTEREST RATE
%

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

START DATE

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME

NAME AND ADDRESS OF EMPLOYER

EMPLOYMENT/INCOME

START DATE

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME PER
\$

OTHER INCOME PER
\$

TITLE/GRADE

SOURCE

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME PER
\$

OTHER INCOME PER
\$

TITLE/GRADE

SOURCE

LOANLINER

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10417573-AXX00-P-1-020718 (AXX001-E)

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS						PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS							
STARTING DATE			ENDING DATE			STARTING DATE			ENDING DATE				
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE						MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE							
ENDING/SEPARATION DATE						ENDING/SEPARATION DATE							
REFERENCE						REFERENCE							
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU						NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU							
RELATIONSHIP			HOME PHONE			RELATIONSHIP			HOME PHONE				
WHAT YOU OWE													
DEBT <input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Incl. Tax & Ins.)		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"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
						%		\$		\$		<input type="checkbox"/>	<input type="checkbox"/>
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:						TOTALS		\$		\$			
WHAT YOU OWN													
ASSET DESCRIPTION		LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION				MARKET VALUE		PLEGGED AS COLLATERAL FOR ANOTHER LOAN				OWNED BY	
												APPLICANT	OTHER
						\$		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/>	<input type="checkbox"/>
						\$		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/>	<input type="checkbox"/>
						\$		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/>	<input type="checkbox"/>
						\$		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/>	<input type="checkbox"/>
						\$		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/>	<input type="checkbox"/>
						\$		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/>	<input type="checkbox"/>
						\$		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/>	<input type="checkbox"/>
						\$		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/>	<input type="checkbox"/>
OTHER INFORMATION ABOUT YOU												APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?												<input type="checkbox"/>	<input type="checkbox"/>
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?												<input type="checkbox"/>	<input type="checkbox"/>
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?												<input type="checkbox"/>	<input type="checkbox"/>
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):												<input type="checkbox"/>	<input type="checkbox"/>

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (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
X	(Seal)

CONSENSUAL SECURITY INTEREST

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below:

1. 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 crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED (Adverse Action Notice Sent)	APPROVED LIMITS:	SIGNATURE \$	LINE OF CREDIT \$	OTHER \$	OTHER \$	DEBT RATIO/SCORE BEFORE AFTER
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LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures

Date
X
(Seal)

Date
X
(Seal)

CREDIT INFORMATION AUTHORIZATION

The undersigned hereby authorizes Antioch Community Federal Credit Union, its agents or assigns (including, without limitation, any lenders designated by Antioch Community Federal Credit Union), to verify any information necessary in connection with the undersigned's loan application including, but not limited to the following:

Credit History
Employment Record
Checking, Savings and Money Market account balances
Value of Securities

Authorization is further granted to Antioch Community Federal Credit Union, its agents or assigns (including, without limitation, any lenders designated by Antioch Community Federal Credit Union), to use a photo static copy of the undersigned's signature(s) below, to obtain information regarding any of the aforementioned items.

Signature of Applicant

Date

Signature of Applicant

Date

Antioch Community Federal Credit Union
Notice to Borrower to Provide Insurance

You may wish to send a copy of this form to your insurance agent/company so they have your correct information and instructions to take care of this matter in your behalf.

Borrower Name: _____ **Loan Date:** _____

Account/Loan #: please list his number as it appears on all correspondence and insurance documents: _____

Property Description: _____

INSURANCE DISCLOSURE

In This Agreement, the words, I, ME and MY mean each and all who sign this Agreement. The words YOU, YOUR, and YOURS mean Antioch Community Federal Credit Union. I may obtain property insurance from anyone I want that is acceptable to you. I promise to show proof of and maintain property insurance naming you as LOSS PAYEE and fully insuring the property described in the Truth-in-Lending Disclosure Statement against fire, theft and collision and "all risks" hull insurance in the case of aircraft or boats and accessories thereto when applicable, to provide fire and all risk earthquake and flood insurance in the case of real property. I may provide the required property insurance through an existing policy or buy a policy I obtain and pay for, or you may declare my Loan Agreement and Security Agreement in default and place insurance on the property in order to insure your interest. Any amount spent by you for insurance will, at your option, be added to the Amount Financed of the loan and will accrue Finance Charges at the Annual Percentage Rate disclosed in the Truth-In-Lending Disclosure Statement.

AGREEMENT TO PROVIDE INSURANCE

In this Agreement, words I, ME, and MY mean each and all of those who sign this Agreement. I understand and acknowledge that my loan agreement requires me to maintain insurance, acceptable to you, naming you as "loss payee", fully insuring the collateral described above against loss by fire, theft and collision and "all risks" hull insurance in the case of aircraft and boats. Real property coverage must include a guaranteed replacement cost endorsement and a 438 BFU/Lender's Loss Payable endorsement. Equipment secured coverage must include loan or UCC number prominently displayed. **DEDUCTIBLE SHALL NOT EXCEED \$1,000.00.** I understand that I am also required, pursuant to the terms of my loan agreement, to deliver a copy of the insurance policy to your service center. I will ask my insurance agent to forward evidence of insurance to the following address immediately and list you as Lienholder on my policy:

Antioch Community Federal C/U
Insurance Center
P. O. Box 4020
Napa, CA 94558

Insurance Company: _____
Agent Name: _____
Agent Address: _____
City, State, Zip: _____
Agent Phone: _____
Policy Number: _____
Effective Dates: _____

I understand that if I do not purchase and maintain the required insurance, or you do not receive written notification of insurance coverage from me within 15 days from the date of this Agreement, you may elect to purchase insurance to protect your interest. The cost of the premium will, at your option, be added to my loan balance and will accrue interest at the rate disclosed on my loan agreement. I understand coverage ordered by you may include provisions to protect your interest in the event of my default. I understand and acknowledge that the Lienholder is providing essential loan information to a third party vendor in order to have ongoing examination of insurance coverage for the duration of my loan. I also understand and acknowledge that this third party vendor may contact my agent or insurance company in order to verify coverage. If you purchase the insurance and I fail to provide immediate payment in full, I authorize you to increase my monthly payment amount. If applicable, I authorize you to increase any payroll deduction to pay for the insurance cost. The policy, if issued, will provide a complete description of all insuring agreements.

NOTE: THIS POLICY WILL NOT PROVIDE PUBLIC LIABILITY OR PERSONAL PROPERTY DAMAGE INSURANCE AND WILL NOT FULFILL THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAW. IT ALSO DOES NOT PROVIDE ME WITH COVERAGE ON THE EQUITY (VALUE ABOVE UNPAID BALANCE) I MAY HAVE IN MY COLLATERAL.

I Authorize the Credit Union to forward to its Insurance Center all information necessary for verification of adequate insurance coverage.

Borrower Signature

Date

Borrower Signature

Date

2/2015