

Prime Care Credit Union

600 Gresham Dr.
Norfolk, VA 23507
757-388-3834
757-388-2698 (FAX)

How To Apply:

- * Complete all areas of the application.
- * Submit application by fax, mail, or bringing in.
- * Submit current income verification.
- * Submit \$10.00 loan processing fee (if not in shares).
- * An incomplete application may delay processing.

If you have a joint applicant, co-signer, guarantor, etc. both complete an application separately

Individual Credit: You must complete the application about yourself.

Joint Credit: Each applicant must complete an individual application either as a joint applicant, cosigner, or guarantor or

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.

Please check one of the following: I am applying for a Loan _____ *VISA Credit Card _____
 AMOUNT OF NEW MONEY REQUESTED: \$ _____ Purpose of Loan : _____
 Repayment by: _____ Payroll deduction _____ Cash _____ Automatic transfer payment _____

Applicant name: _____ Social Security number _____ - _____ - _____
 Address: _____ Account number # _____
 City: _____ State: _____ Zip Code: _____
 E-mail address: _____ Cell Phone # _____
 Mothers Maiden Name: _____ Drivers License # _____
 Birth date _____ - _____ - _____ Home phone(_____) _____ Work phone (_____) _____
 Employed by: _____ Start date: _____ Hours worked: _____ per week
 Address: _____ Work phone (_____) _____ Ext. _____
 City _____ State _____ Zip Code: _____
 Gross Income: \$ _____ Per Month Per Week Per Hour
 Do you receive additional income you wish to include? If yes, from where: _____
 Gross Income: \$ _____ Per Month Per Week Per Hour
 Start Date _____ - _____ - _____ How long have you received this? Years _____ Months _____

Do you have dependents not listed by other applicants excluding yourself? # _____ Ages: _____

Debts: What you Owe: (List creditor name, present balance, monthly payment)

Rent/mortgage: Whom do you pay? _____

Bal. \$ _____ Per Month \$ _____ (Rent or Mortgage)

	Company Name	Balance	Monthly Payment
Auto loan	_____	\$ _____	\$ _____
Child support	_____	\$ _____	\$ _____
Child care	_____	\$ _____	\$ _____
Credit card	_____	\$ _____	\$ _____
Credit card	_____	\$ _____	\$ _____
Credit card	_____	\$ _____	\$ _____
Credit card	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

Assets: What you own:

Home: Market Value \$ _____ Is this your primary address? yes no
 Automobiles: Model _____ Year _____ Market Value \$ _____
 Automobiles: Model _____ Year _____ Market Value \$ _____
 Who is checking account with? _____ Account # _____
 Who is savings account with? _____ Account # _____
 Other: _____
 Do you have rental property or a vacation home you would like to list? Address: _____
 City: _____ State: _____ Zip: _____ Value \$ _____

Please answer the following questions:

- 1) Are you a U.S. Citizen or permanent resident alien? Yes No
- 2) Is your income likely to DECREASE in the next two years? Yes No
- 3) Do you currently have any outstanding judgments, or have you ever filed for bankruptcy, had a debt adjustment plan confirmed under Chapter 13? Yes No
- 4) Have you had property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit? Yes No
- 5) Are you a co maker, cosigner, or guarantor on any loan other than listed above? Yes No

Who co-signed for? _____ Company Name: _____
 Balance of Co-signed loan \$ _____ Monthly Payments: \$ _____

Applicant References: Name: _____ Relationship to you: _____
 Address: City _____ State _____ Zip _____ Phone # _____

Applicant References: Name: _____ Relationship to you: _____
 Address: City _____ State _____ Zip _____ Phone # _____

By signing, you promise that everything stated on this application is correct and true to the best of your knowledge and that this application represents a complete listing of what you owe. You also agree to notify us of any important changes to your address, work, financial status, etc., in writing. (Within 30 days of the change.) You are giving authorization for the credit union to obtain credit reports at any time in connection with this application for credit and for any update, renewal, extension of the credit received, and collection purposes. You understand that the credit union will rely on the information on this application and your credit report to make its lending decision. If you request, the credit union will let you know 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 or State Chartered Credit Unions insured by NCUA.

**When applying for a credit card, the use of this credit card will constitute acknowledgement of receipt of the Visa credit card Agreement and Disclosure, and you agree to the terms of the Agreement & Disclosure. You grant PCCU a security interest in all accounts, deposit or otherwise, you have ownership in now or in the future which will secure your credit card account. If you are in default, you authorize PCCU to apply funds from any of the owned accounts to your delinquent balance. IRA accounts and any other special tax treatment accounts are excluded under federal and state law if given as security and are not subject to the security interest you have given in deposits and your shares.*

XX _____
Applicant's Signature Date

XX _____
Other Signature Date

This application was downloaded via the Prime Care Credit Union website: I agree that this is my true signature and realize that it constitutes a legal and binding loan application. _____ Initial Here

(Below for credit union use only)

Date ____ - ____ - ____ Approved Denied Approved limit: \$ _____ Beacon Score: _____

Signature Loan Line of Credit Automobile Mortgage Other : _____

Collateral to be held: _____

Loan Officer
 Comments: _____

 Loan Officer Signature _____-_____-_____

 Loan Officer Signature _____-_____-_____