There are certain requirements that must be met in order for you to apply for a loan from our credit union. These include:

- A $20.00 loan application fee
- Your two most recent paystubs
- If you rent an apartment, your two most recent rent receipts
- Most importantly: Be a member of the Omega Psi Phi Fraternity Federal Credit Union

If you meet these requirements, you may fill out a loan application online or print out this form and send the application and fee to:

Omega Psi Phi Fraternity Federal Credit Union C/O CAMO
1505 Lakes Parkway, Suite 100 | Lawrenceville, GA 30043 | Phone: (678) 546-5178
PLEASE NOTE: We will hold your application on file for 14 days while we wait to receive your application fee.

<u>Individual Credit</u>: 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.

<u>Joint Credit</u>: If you are applying with another person, complete the "Applicant" and "Other" sections.

<u>Guarantor</u>: Complete the "Other" section if you are a guarantor on an account/loan.

- -

CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING. MARRIED APPLICANTS MAY APPLY FOR A SEPARATE ACCOUNT.

☑ LOANLINER Account/Loan: ○ Individual ○ Joint

Amount Requested: $ ________ Purpose/Collateral: ________

Repayment: ☐ Payroll Deduction ☐ Cash ☐ Military Allotment ☐ Automatic Payment

To be repaid in ____ payments.

APPLICANT SECTION

Name (Last - First - Initial): ________ Mother's Maiden Name: ________

Account Number: ________

Driver's License Number: ________

List age of dependents not listed by other applicant (exclude self): ________

Birth Date: ________

Home Phone: ________ Business Phone: ________

Present Street Address: ________

Present City: ________ State: ____ Zip Code: ________

Years at this address: ____ ○ Own ○ Rent

Previous Street Address: ________

Previous City: ________ State: ____ Zip Code: ________

Years at this address: ____ ○ Own ○ Rent

Complete for joint credit, secured credit, or if you live in a community property state:

○ Married ○ Separated ○ Unmarried (Single - Divorced - Widowed)

EMPLOYMENT/INCOME:

Name of Employer:

Employer Street Address:

Employer City: State Zip Code:

Title/Grade: Start Date: Hours at Work:

Supervisor's Name: If self-employed, type of business:

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered

Employment Income: $ per year ○ Net ○ Gross

Other Income: $ per year Source:

Military: Is duty station transfer expected during next year? ○ Yes ○ No

If yes, where? Ending/Separation Date:

Previous Employer Name and Address (if employed less than five years):

Previous Employer Name:

Previous Employer Street Address:

Previous Employer City: State: Zip Code:

Previous Employer Start Date: End Date:

APPLICANT REFERENCE:

Name and address of nearest relative not living with you:

Name:

Street Address:

City: State: Zip Code:

Relationship:

Reference Home Phone:

OTHER SECTION

Name (Last - First - Initial): Mother's Maiden Name:

Account Number:

Driver's License Number:

List age of dependents not listed by other applicant (exclude self):

Birth Date:

Home Phone: Business Phone:

Present Street Address:

Present City: State: Zip Code:

Years at this address: ○ Own ○ Rent

Previous Street Address:

Previous City: State: Zip Code:

Years at this address: ○ Own ○ Rent

Complete for joint credit, secured credit, or if you live in a community property state:
○ Married ○ Separated ○ Unmarried (Single - Divorced - Widowed)

EMPLOYMENT/INCOME:

Name of Employer:

Employer Street Address:

Employer City: State Zip Code:

Title/Grade: Start Date: Hours at Work:

Supervisor's Name: If self-employed, type of business:

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered

Employment Income: $ per year Net Gross

Other Income: $ per year Source:

Military: Is duty station transfer expected during next year? Yes No

If yes, where? Ending/Separation Date:

Previous Employer Name and Address (if employed less than five years):

Previous Employer Name:

Previous Employer Street Address:

Previous Employer City: State: Zip Code:

Previous Employer Start Date: End Date:

APPLICANT REFERENCE:

Name and address of nearest relative not living with you:

Name:

Street Address:

City: State: Zip Code:

Relationship:

Reference Home Phone:

WHAT YOU OWE

What You Owe	Creditor Name (other than this credit union)	Interest Rate	Present Balance	Monthly Payment	Owed By
Rent					☐ Applicant ☐ Other
First Mortgage					☐ Applicant ☐ Other
Second Mortgage					☐ Applicant ☐ Other
1st Auto Loan					☐ Applicant ☐ Other
2nd Auto Loan					☐ Applicant ☐ Other
Child Care					☐ Applicant ☐ Other
Child Support					☐ Applicant ☐ Other
Credit Card					☐ Applicant ☐ Other
Credit Card					☐ Applicant ☐ Other
Other					☐ Applicant ☐ Other
Other					☐ Applicant ☐ Other
		Totals:			

List any names under which your credit references and credit history can be checked:

WHAT YOU OWN

What You Own	List Location of Property or Financial Institution	Market Value	Pledged as Collateral For Another Loan?	Owned By
Home			Yes No	Applicant Other
Auto			Yes No	Applicant Other
Savings			Yes No	Applicant Other
Checking			Yes No	Applicant Other
Other (Describe)			Yes No	Applicant Other

OTHER INFORMATION ABOUT YOU -- If you answer "Yes" to any question other than #1, please explain in the textbox provided below the questions.

	Applicant	Other
1. Are you a US citizen or permanent resident alien?	Yes No	Yes No
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?	Yes No	Yes No
3. Is your income likely to decline in the next two years?	Yes No	Yes No
4. Are you a co-maker, co-signer, or guarantor on any loan not listed above?	Yes No	Yes No

Answer the following if you said "Yes" to #4 above:

For whom? ______ **To whom?** ______

Explanations (if necessary):

STATE LAW NOTICES

<u>Ohio Residents Only:</u> **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.**

<u>Wisconsin Residents Only:</u> **(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 click the checkbox below 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.**

☐ **I am a Wisconsin resident and am *not* applying for this loan with my spouse.**

FINALIZE AND SUBMIT

Please check over the information you have entered and make sure that it is correct!

By submitting this form, 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, renewal or extension 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.

☐ <u>Applicant:</u> **I have read and understand the above and agree to the terms and conditions.**

☐ <u>Other:</u> **I have read and understand the above and agree to the terms and conditions.**

Signature: ____________

E-mail Address: ____________