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.

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: If you are applying with another person, complete the "Applicant" and "Other" sections.

Guarantor: 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  Net  Gross

Other Income: $ per  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  Net  Gross  

Other Income: $  per  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:  

5 of 8
### WHAT YOU OWE

<table>
<thead>
<tr>
<th>What You Owe</th>
<th>Creditor Name (other than this credit union)</th>
<th>Interest Rate</th>
<th>Present Balance</th>
<th>Monthly Payment</th>
<th>Owed By</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Mortgage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Mortgage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st Auto Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd Auto Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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
Auto | | | Yes | No
Savings | | | Yes | No
Checking | | | Yes | No
Other (Describe) | | | Yes | No

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

1. Are you a US citizen or permanent resident alien?
   [ ] 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

3. Is your income likely to decline in the next two years?
   [ ] Yes [ ] No

4. Are you a co-maker, co-signer, or guarantor on any loan not listed above?
   [ ] Yes [ ] No

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

For whom? ________________________ To whom? ________________________

Explanations (if necessary):

______________________________
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 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.

☐ Applicant: I have read and understand the above and agree to the terms and conditions.

☐ Other: I have read and understand the above and agree to the terms and conditions.

Signature: __________________________

E-mail Address: ________________________