



*federal credit union

100 Mineral Springs Rd.
Dover, NJ 07801



Express Application

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.
Joint Credit: Each Applicant must individually complete the appropriate section below.
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 Credit Card Account: Individual Joint
(Including ATM/Debit Card Access to the Account if Available) (See Disclosure Table or Agreement for Terms)
Amount Requested Term Requested Credit Limit Requested
Purpose/Collateral: If Authorized User, Name:
Repayment: Sharedraft Deduction Share Deduction Coupon

PAYMENT PROTECTION Are you interested in having your loan protected? Yes No. If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

APPLICANT NAME MOTHER'S MAIDEN NAME ACCOUNT NUMBER SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE BIRTH DATE HOME PHONE BUSINESS PHONE/EXT. EMAIL ADDRESS PRESENT ADDRESS (Street - City - State - Zip) OWN RENT OTHER LENGTH AT RESIDENCE YEARS MORTGAGE/RENT OWED TO: MORTGAGE BALANCE MONTHLY RENT/MTG PAYMENT INTEREST RATE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) EMPLOYMENT/INCOME NAME AND ADDRESS OF EMPLOYER START DATE 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 SOURCE NET GROSS

OTHER CO-APPLICANT SPOUSE OTHER NAME MOTHER'S MAIDEN NAME ACCOUNT NUMBER SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE BIRTH DATE HOME PHONE BUSINESS PHONE/EXT. EMAIL ADDRESS PRESENT ADDRESS (Street - City - State - Zip) OWN RENT OTHER LENGTH AT RESIDENCE YEARS MORTGAGE/RENT OWED TO: MORTGAGE BALANCE MONTHLY RENT/MTG PAYMENT INTEREST RATE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) EMPLOYMENT/INCOME NAME AND ADDRESS OF EMPLOYER START DATE 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 SOURCE NET GROSS

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.

X SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. 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.

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 credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and 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.

X (SEAL) APPLICANT'S SIGNATURE DATE

X (SEAL) OTHER SIGNATURE DATE