

## MINI- APPLICATION

Please detach this Mini-Application and mail to: Genesee Valley F.C.U., Attn: Loan Department, 4621 Millennium Drive, Geneseo, New York 14454.

One of our experienced loan team members will contact you.

If you prefer, you may drop off this application to one of our three branches, or you may call in this information to our Loan-Line at 585-243-1500 for faster decisions.

### Co-Borrower Information (if joint)

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years at this address? \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Phone \_\_\_\_\_

Work \_\_\_\_\_ Cell \_\_\_\_\_

Gross Monthly Income? \_\_\_\_\_

Or Hourly Rate \$ \_\_\_\_\_

Hours worked per week \_\_\_\_\_

Employer Name \_\_\_\_\_

Years at this Employer \_\_\_\_\_

All the information on this application is true and complete. You authorize the Credit Union to obtain credit reports in connection with this application or any review, update or collection of the credit received. If you request, the credit union will tell you the name and address of any credit bureaus from which it received a credit report on you. The Credit Union may keep the application whether or not it is approved.

X \_\_\_\_\_

Co-Borrower signature



## Genesee Valley Federal Credit Union Membership Benefits

- FREE ATM/MasterCard Debit Cards
- Access to surcharge-free Allpoint and Co-op ATM locations
- Quality FREE, Premium & Fresh Start Checking Accounts Available
- Certificates of Deposit
- FREE Additional Savings, Holiday and Club Accounts
- Money Market Account with Checks
- Direct Deposit & Payroll Deduction
- Bill Pay (Free with Premium Checking Account)
- FREE Home Banking at [www.GeneseeValleyFCU.com](http://www.GeneseeValleyFCU.com)
- Order your checks on-line
- 24-Hour Phone Auto Teller (PAT)  
1-800-403-6637 (1-800-40FONES)
- IRA Account & IRA Certificates
- Low Interest Rates on Loans
- Auto, Personal, Home Equity & Mortgage Loans Available
- Disability & Life Insurance on Loans
- Gap Insurance
- Convenient Loan Payment Options
- FREE Financial Counseling
- "Credit Union By Mail" Envelopes
- Family Memberships & Children's Accounts
- NCUA Insured Accounts to at least \$250,000
- Money Orders
- Electronic Statements

Allpoint



### Geneseo Branch:

4621 Millennium Drive | Geneseo, New York 14454  
Phone: 585-243-1500 | Fax: 585-243-4143

### Dansville Branch:

184 Main St. | Dansville, NY 14437  
Phone: 585-335-3216 | Fax: 585-335-6112

### Warsaw Branch:

445 North Main St. | Warsaw, NY 14569  
Phone: 585-786-0170 | Fax: 585-786-0351

[www.GeneseeValleyFCU.com](http://www.GeneseeValleyFCU.com)

# Consumer Loans



Get the financing  
you need!



A better way to bank.

## OUR MISSION...

To earn the trust and confidence of our members by exceeding expectations through our commitment to their financial success; by meeting member's financial needs through exceptional service at the best possible value while maintaining financial stability. We strive to be our members' primary financial institution.

### FAST LOAN DECISIONS

There's no "middle man" to deal with at Genesee Valley F.C.U. Members have direct contact with our loan team through-out the loan process. We offer fast loan decisions, and our loan team will work with you personally before, during and after your loan process.

### LOAN APPLICATION

Loan applications can be made in person, by phone, printed from our website [www.GenseeValleyFCU.com](http://www.GenseeValleyFCU.com), sent by U.S. mail, or at any one of our locations. Any member who is at least 18 years of age may apply for a loan. For current rates and loan information check our website or contact the following branches:

Geneseo: 585-243-1500  
Dansville: 585-335-3216  
Warsaw: 585-786-0170

### PAYMENTS AND PAYROLL DEDUCTIONS

Loan payments can be made through payroll deductions. Payroll deductions are encouraged and available to all members.

- Automatically transfer payments from your Genesee Valley F.C.U. account or from another financial institution
- Online payments
- Mail payment with payment coupon book

## FINANCE LIFE'S EVENTS

Genesee Valley F.C.U. Personal Loans offer a great way to finance all of life's events, expected and unexpected.

### TYPES OF LOANS AVAILABLE

Car Loans - New & Used	Education Tuition
Truck Loans - New & Used	Clothing
Motorcycles	Weddings
Recreation Vehicles	Holiday Gifts
Boats	Appliances
Vacation, Travel	Repairs
Fixed Rate Home Equity	Mobile Homes
Home Equity Line of Credit	Furniture
Home Mortgages	Medical, Dental
Legal Fees	Insurance, Taxes
Farm Equipment	

Plus you can use your savings or a CD for a Shared Secured Loan giving you a lower rate. Great way to establish your credit or help repair your credit. G.V.F.C.U. can also refinance your loan from another financial institution. (Based on credit and terms).

### INTEREST CALCULATION

Interest is calculated on the balance of the principal outstanding only.

- Terms up to 72 months or more (based on collateral)
- Low competitive rates

### LOAN INSURANCE

We offer low cost life and disability insurance on our loans. Insurance provides *peace of mind* by protecting your family from financial burdens in the event of disability or death. It protects your credit rating and supplements other benefits. Enrollment is simple and convenient when financing your loan payment. See a loan officer for details.

## GENESEE VALLEY FEDERAL CREDIT UNION MINI APPLICATION

I am a member

I'm not a member, but eligible

### Borrower Information

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years at this address? \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Phone \_\_\_\_\_

Work \_\_\_\_\_ Cell \_\_\_\_\_

Gross Monthly Income? \_\_\_\_\_

Or Hourly Rate \$ \_\_\_\_\_

Hours worked per week \_\_\_\_\_

Employer Name \_\_\_\_\_

Years at this Employer \_\_\_\_\_

### Co-Borrower Information (If joint application) on back

### Loan Information

Amount Requested \_\_\_\_\_

Term \_\_\_\_\_

Loan Purpose \_\_\_\_\_

(ex. consolidation, wedding, home improvement)

All the information on this application is true and complete. You authorize the Credit Union to obtain credit reports in connection with this application or any review, update or collection of the credit received. If you request, the credit union will tell you the name and address of any credit bureaus from which it received a credit report on you. The Credit Union may keep the application whether or not it is approved.

X \_\_\_\_\_

Borrower