



Genesee Valley Federal Credit Union
4621 Millennium Drive
Geneseo, New York 14454

Loan Fax # 585-243-4671
 Main Phone # 585-243-1500
 You may call in your application or
 Fax or Stop in a branch.

You are applying for a loan of \$ _____

To be Paid in _____ Months / Years

Your Branch: Dansville Geneseo Warsaw

Purpose:

New Auto ___ Used Auto ___ Unsecured ___
 Personal with collateral ___
 Other (RV, ATV, Boat, etc) ___

What is the auto description or collateral (if any)?

Example - "2007 Pontiac Grand AM SE 41K miles" or "2004 Sea Ray 18ft Sport with 95hp motor"

Information about You The Borrower

Are you currently a Genesee Valley FCU Member NO ___ Yes ___ If yes - what is your member number? _____

Full Name:		Birth Date:		Social Security No.		Telephone No.	
Street Address:			Own ___ Live with parents ___ Rent ___ Other: _____		Years at this Address		
City		State		Zipcode		Best way to contact you about this loan?	
Number of dependents (excluding yourself)			Ages of dependents		Email Address		
If you have lived at the above address less than 2 years, where did you live before?							
Street Address			Own ___ Live with Parents ___ Rent ___ Other _____		Years at the address		

Marital Status (Do not complete if you are applying for individual credit) ___ Married ___ Separated ___ Other (Including single, divorced or widowed)

Information About Your Employer

Employer		Self-employed Yes ___ No ___		Position/Title		Years at the Employer	
City		State		Zipcode		Telephone No. ()	

Wages/Salary Provide your Gross Wages (before taxes and deductions). Use regular pay - other pay put below.

Regular Gross Pay \$ _____ Per Hour / Week / Two Weeks			Pay Frequency: Bi-weekly ___ Weekly ___ Other ___			Hrs per week _____	
Do you consistently have any of these? Overtime ___ Bonus ___ Commission ___				Average of this amount This Year \$ _____ Last Year \$ _____			

IF you have not been at your current Employer for at least **two years** please list previous employer below.

Employer		Self-employed Yes ___ No ___		Position/Title		Years at the Employer Annual Income \$	
City		State		Zipcode		Telephone No. ()	

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.

If any of these amounts are listed below are the payments received by COURT ORDER ___ WRITTEN AGREEMENT ___ Oral Understanding ___

Other income: \$ _____ Per _____ Source: _____
 \$ _____ Per _____ Source: _____

Is any income listed in this entire section likely to be reduced in the next 2 years? Yes ___ No ___

If yes, explain: _____

References: Nearest relative not living with you:

Name:		Address		City		State		Zip		Telephone	
Relationship		Address		City		State		Zip		Telephone	
Personal Friend (Not a Relative)		Address		City		State		Zip		Telephone	

Information on housing**Monthly Payment \$**

Rent	\$	Landlord's name and number:
First Mortgage	\$	Property Taxes (If Not Escrowed) \$
Second Mortgage or Home Equity	\$	Second Mortgage is held by:

Are you co-maker, endorser or **guarantor** on any debt obligation not listed above? **Yes** ___ **No** ___ If "yes", provide debtor's name, current loan balance and other details (including name and address of any creditors)

Are there any unsatisfied judgements, garnishments or lawsuits pending against you? **Yes** ___ **No** ___ If "Yes" provide dollar amounts and details:

Have you declared bankruptcy in the last 10 years? **Yes** ___ **No** ___ If "Yes" Provide date and placing of filing

Have you ever been granted credit in another name? **Yes** ___ **No** ___ If Yes - what was it?

Are you presently liable for any alimony, child support, or separate maintenance payments **Yes** ___ **No** ___ If "Yes" what is the amount and frequency of those payments?

Co-Borrower Information - Complete only for joint borrowers.

Are you currently a Genesee Valley FCU Member **NO** ___ **Yes** ___ If yes - what is your member number? _____

Full Name:	Birth Date:	Social Security #	Years at this Address:
Street Address:		Own ___	Live with parents ___
		Rent ___	Other: _____
City	State	Zipcode	Telephone No.
			Ages of dependents (excluding yourself)

Information About Your Employer (Co-Borrower)

Employer	Self-employed Yes ___ No ___	Position/Title
City	State	Zipcode
		Telephone No. ()

Wages/Salary Provide your Gross Wages (before taxes and deductions). Use regular pay - other pay put below.

Regular Pay \$ _____ Per _____ Gross Frequency: Monthly ___ 2 X month ___ Bi-weekly ___ Weekly ___ Hrs per week _____

Do you consistently have any of these? Overtime ___ Bonus ___ Commission ___ Average other \$ this year \$ _____ Last Year _____

IF you have not been at your current Employer for at least **two years** please list previous employer below.

Employer	Self-employed Yes ___ No ___	Position/Title
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Group Credit Insurance is voluntary and not a requirement of your loan. To be eligible for Group Credit Life and/or Disability Insurance, your loan must mature before your 70th birthday. Additionally, to be eligible for Credit Insurance, you must be actively at work and gainfully employed at least 20 hours per week. As part of the enrollment process, you may be asked to satisfactorily complete a separate Statement of Insurability. Assuming your application for credit is approved and you are eligible for insurance, the Credit Union will disclose its total cost to you. You will also be asked to sign the request for coverage contained on the Personal Loan Plan Note, Security Agreement and Truth-in-Lending disclosure form.

Indicate which credit insurance option(s) you desire:

Joint Credit Life Insurance ___ Single Credit Life Insurance ___ Single Credit Disability ___ No Credit Insurance ___

Representations & Authorizations

You must represent everything stated in this application is correct to the best of your knowledge. You further represent you have provided a complete listing of all your debts and obligations. You authorize the Credit Union to investigate your credit record, verify your employment and income information and answer questions regarding your credit history. You also authorize the Credit Union to obtain credit records in connection with this application and for any update, renewal or extension of the credit received. If you request it, 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 application made to federal credit unions or state chartered credit unions insured by the National Credit Union Administration.

X _____
Applicant Signature

_____ Date

X _____
Co-Borrower Signature

_____ Date