UNIVERSITY OF SOUTH ALABAMA FEDERAL CREDIT UNION
COLLEGE EXPENSE APPLICATION

This loan application applies to the ☐ FALL ☐ SPRING ☐ SUMMER Semester. (circle one)

CREDIT UNION ACCOUNT NUMBER: _____ **AMOUNT REQUESTED**: $ _____

INFORMATION ABOUT APPLICANT:

Full Name _____ Date of Birth _____

Social Security Number: _____ Driver's License Number: _____ State: _____

Present Street Address: _____ Own ❑ Rent ❑

Phone Number: _____ How Long At This Address? _____

Previous Street Address: _____ Own ❑ Rent ❑

Phone Number: _____ How Long At This Address? _____

Number of Dependents: _____

Name and Address of Closest Relative Not Living With You:_____ Phone Number: _____

Present Employer: _____

Starting Date: _____How Long At This Job? _____

Present Employer's Address: _____Phone Number:_____

Supervisor: _____

Present Job Title/Department: _____ Hourly Rate:$ _____

Gross Monthly Salary:$ _____

Previous Employer:_____ Starting Date: ____ Termination Date: ____

Previous Employer's Address:_____Phone Number:_____

Supervisor: _____

NOTICE—ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE DISCLOSED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION

Source of Other Income:_____Other Income: $ _____Total Gross Monthly Income $ _____

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LIST OF DEBTS: Include all charge accounts, installment contracts and all amounts owed to credit unions, individuals, banks, finance companies, mortgage companies, doctors, hospitals, clinics, department stores, etc. Be sure to include any payments for alimony, child support or separate maintenance to individuals. If you do not have outstanding debts, please list any account(s) you have paid off for references.

Creditor Name and Address	Acct.Number	Original Balance	Present Balance	Monthly Payment	Past Due?
Mortgage (Include taxes & insurance) or Rent		$	$	$	
		$	$	$	
		$	$	$	
		$	$	$	
		$	$	$	
		$	$	$	
		$	$	$	
		$	$	$	
		$	$	$	
		$	$	$	
		$	$	$	

Please answer the following questions. Attach a written explanation of any questions you answer "Yes". Applicant

Have you filed Debtor's Court or Bankruptcy in the last 10 years? Yes ❑ No ❑

Have you had any judgments taken against you? Yes ❑ No ❑

Have you been sued for any debts? Yes ❑ No ❑

Are any Debts past due? Yes ❑ No ❑

LIST OF ASSETS: Include all savings and checking accounts, certificates of deposit, real estate, automobile, personal property, stocks bonds, insurance, etc. Use a separate sheet if necessary to list all assets.

Financial Institution Name and Address: _____

Account #: _____ Type of Account: _____ Current Account Balance: $ _____

Financial Institution Name and Address: _____

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Financial Institution Name and Address: _____

Account #: _____ Type of Account: _____ Current Account Balance: $ _____

Other Assets Owned: _____ Current Value: $ _____ Pledged As Collateral? Yes ❑ No ❑

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It is the Credit Union's policy to not discriminate against any applicant with respect to race, color, religion, national origin, sex, marital status, age, the receipt of public assistance, part time income, or exercising rights under any consumer protection credit act. It is the Credit Union's intent to comply with all consumer credit protection statutes and regulations.

By signing below, you hereby certify that the information given on the front and reverse sides of this application has been furnished for the purpose of obtaining credit and that it is true, correct and complete as of this date. You understand that Title 10 US Code 1014 Contains criminal penalties for fraud or false statements to influence Credit Unions insured by the National Credit Union Administration. You authorize the Credit Union to check your credit and employment history, to make whatever inquiries necessary in the course of granting credit, reviewing credit or collecting any credit extended, to confirm all information on this application and to answer any inquiries about your credit experience with the Credit Union. You understand that the Credit Union will retain this application whether or not it is approved. You agree that if you are approved for a college expense loan through University of South Alabama Federal Credit Union that your use of the loan funds received will be limited to educational purposes such as tuition, student housing or meals and that you will be bound to all terms and conditions contained in the promissory note that you receive and execute.

By signing this application, you hereby authorize the administration, officials, staff, employees and agents of University of South Alabama to release to University of South Alabama Federal Credit Union any and all information necessary to process this college expense loan application including, but not limited to, any currently existing debts or any debts that will be owing in the future to the University of South Alabama.

As part of the application process, the Credit Union may verify information contained in my application and in other documents required in connection therewith, either before the credit is granted and the loan is closed or as part of the Credit Union's quality control program.

The undersigned authorizes the Credit Union to obtain a credit report and to confirm the accuracy of any and all information and documentation contained in my loan application and in other documents required in connection with this request for credit. Such information includes, but is not limited to, employment history and income, bank, money market and similar account balances, credit history, and copies of income tax returns. Additionally, I authorize the Credit Union to obtain all information and documentation it deems necessary to confirm my creditworthiness.

A photocopy or FAX copy of this authorization may be deemed the equivalent of the original and may be used as a duplicate original.

_____

Signature of Applicant Date

DO NOT WRITE BELOW THIS LINE—FOR INTERNAL USE ONLY

Loan Amount Approved:$_____

Loan Amount Approved By:_____

Date: _____

Credit Denied By:_____

Reason for Denial:_____

Date Member Notified:_____

Notified By: _____