



Alternative Lending Application

Non-refundable Application Fee: \$30 OR \$60

Please submit your two most recent paystubs with this application.

You must be a member for 90 days, and have net check direct deposit to qualify for this loan.

STCU Account # _____	Amount Requested \$ _____	Check Account Choice: (only one) <input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account
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APPLICANT NOTE: ALL APPLICABLE SECTIONS SHOULD BE FILLED OUT COMPLETELY. IF NOT, PROCESSING OF YOUR APPLICATION MAY BE DELAYED.

Last Name		First Name		Middle Initial	Social Security #
Date Of Birth	Home Phone	Cell Phone	E-Mail		
Current Address			How Long (yrs)	Monthly Payment \$	
City	State	Zip	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		
Mailing Address (if different than above)					
Employer	Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone	Monthly Gross (before taxes) \$		
Position/Occupation	Employer Address				
Source of Additional Income*				Amount per month \$	
Nearest Relative (not living with you)		Relationship	Phone		
Their Address		City	State	Zip	
Do you currently have any outstanding judgments or have you filed for bankruptcy within the last 7 years?					<input type="checkbox"/> Yes <input type="checkbox"/> No

*You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.

CO-APPLICANT SPOUSE COMPLETE THIS SECTION ONLY IF CO-APPLICANT OR SPOUSE IS APPLYING FOR A JOINT ACCOUNT.

Last Name		First Name		Middle Initial	Social Security #
Date Of Birth	Home Phone	Cell Phone	E-Mail		
Current Address			How Long (yrs)	Monthly Payment \$	
City	State	Zip	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		
Mailing Address (if different than above)					
Employer	Self Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone	Monthly Gross (before taxes) \$		
Position/Occupation	Employer Address				
Source of Additional Income*				Amount per month \$	
Nearest Relative (not living with you)		Relationship	Phone		
Their Address		City	State	Zip	
Do you currently have any outstanding judgments or have you filed for bankruptcy within the last 7 years?					<input type="checkbox"/> Yes <input type="checkbox"/> No

*You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.

SIGNATURES (S) PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:
This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/we agree to be bound by the terms and conditions of the loan. I/we 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. I/we understand that the credit union will rely on the information in this application and our 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. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to state chartered credit unions insured by NCUA. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. **Security Agreement and Pledge.** By signing this this application, I/we pledge our shares as defined by our Membership Agreement to secure payment of my/our obligations on this account. **Additional Security:** I/we understand that collateral securing other loans will secure this account; and that property purchased with my/our credit card(s) will also secure this account.

_____ APPLICANT SIGNATURE	_____ DATE	_____ CO-APPLICANT SIGNATURE	_____ DATE
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