



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) Individual Account Joint Account

APPLICANT NOTE: ALL APPLICABLE SECTIONS SHOULD BE FILLED OUT COMPLETELY. IF NOT, PROCESSING OF YOUR APPLICATION MAY BE DELAYED.

APPLICANT form fields: 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, Mailing Address, Employer, How Long?, Self-Employed?, Work Phone, Monthly Gross, Position/Occupation, Employer Address, Source of Additional Income, Nearest Relative, Relationship, Phone, Their Address, Do you currently have any outstanding judgments...

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

CO-APPLICANT SPOUSE form fields: 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, Mailing Address, Employer, Self Employed?, Work Phone, Monthly Gross, Position/Occupation, Employer Address, Source of Additional Income, Nearest Relative, Relationship, Phone, Their Address, Do you currently have any outstanding judgments...

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