First Miami University Student/ Alumni Federal Credit Union
Loan Application Packet

First Miami University Student Federal Credit Union is a student-run credit union with over 60 volunteers from teller to Board of Directors. First Miami offers opportunities for personal banking and provides loans to First Miami’s members. First Miami is an equal opportunity lender and does not discriminate on the basis of race, color, origin, religion, sex, handicap, marital status, or age. Also, First Miami complies with federal, state, and consumer protection laws that deal with lending, including but not limited to the Truth and Lending Law, Equal Credit Opportunity Act, and the Fair Debt Collection Practices Act. Loans will be granted to the applicants based on credit worthiness and capacity to repay.

Types of loans offered:
1. Unsecured, closed-end signature loans
2. 100% Share-secured loans
3. Secured vehicle loans

Student’s purpose for loans may includes:
1. Tuition assistance
2. Living expenses (rent and utilities)
3. Automobile purchase
4. Establish good credit
5. Book purchases
6. Breaks (spring and winter)
7. Bill consolidation
8. Consumer purchases (computers, business attire, etc.)

Who is eligible to qualify for a loan?
All members of First Miami may complete an application. If you are not a member, you need to become one in order to qualify. In order for First Miami to process the application, an application fee is $10 must be paid when the application is turned in. All loan payments will be due on the 15th of each month. The payments will begin 20-40 days after the loan is disbursed. Please take a packet to fill out for yourself, and another one for a co-signer or co-maker to fill out, if applicable. Also, include a summer job offer and/or permanent employment letter, which may or may not help in loan approval.

Bring back these forms, recent pay stubs, or annual W-2 statement, and a parental financial support letter (if applicable) and you’ll hear from our Loan Committee within two days.

Late loan payment fee: $15.00 if 5 or more business days past due.
INSTRUCTIONS:
1. Read through each section carefully. It is important that you thoroughly understand this agreement.
2. Please fill in every space
3. Sign where indicated

CREDIT APPLICATION (please check which applies) APPLICANT _____ CO-MAKER FOR _____ APPLICANT

AMT REQUESTED $________ PREFERRED LENGTH OF LOAN (MAX. 24 MONTHS for unsecured and secured, 60 MONTHS for a new vehicle, and 48 MONTHS for a used vehicle). ______ mos.

PURPOSE:

__________________________________________________________

Personal Information

Applicant Name ___________________________________________ Date of Birth_____________________

Social Security #__________________________________________

Current Address (Full)_____________________________________

Current Telephone Number________________________

How long have you been/ will be at this address?__________

Permanent/Home Address_____________________________________

Permanent/Home Telephone Number________________________

How long have you been/will be at this address?__________

Year in School____________________ Expected Date of Graduation___________

Number of Dependents (Excluding Self)__________

REFERENCE

Parent/Reference
Name__________________________ Name__________________________

Relationship________________________ Relationship________________________

Home Address________________________ Home Address________________________

Home Phone________________________ Home Phone________________________


### Employment

Employer____________________________     Address____________________________

How long have you been working at this job?______________

Position_____________________ Supervisor__________________

Telephone # ________________ Monthly Income_____________

Employer/Previous Employer (circle one)____________________

Position_____________________ Supervisor__________________

Telephone #__________________ Monthly Income (Gross)_______

Other Income (Monthly Gross)__________ Source_______________

*Proof of income will be asked for

### Outstanding Debts and Other Obligations

<table>
<thead>
<tr>
<th>Name and Address of Creditor</th>
<th>Interest Rate</th>
<th>Account. #</th>
<th>Past Due</th>
<th>Original Amt.</th>
<th>Balance Owed</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>House Payment or Rent</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Auto Loan (may not used as collateral)</td>
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<td>$</td>
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<tr>
<td>Department Stores</td>
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<td>Credit Cards</td>
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<td>Loan Payment</td>
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<tr>
<td>Utilities(monthly payments)</td>
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<tr>
<td>Other</td>
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<tr>
<td>Totals</td>
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<td>n/a</td>
<td>n/a</td>
<td>$</td>
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</tbody>
</table>
Legal Information
Do you have any judgments, garnishments, repossessions or legal proceedings against you currently?
YES / NO

Have you filed bankruptcy in past 10 yrs? YES / NO
Are you a co-maker on other loans? YES / NO

Information about Joint Applicant
Co-Applicant Name________________________ Soc. Security________________________
Residential Address_____________________________________________________________________
Date Of Birth:________________________________
Employer____________________________ Position_______________ Date Employed________
Employer Address, City, State_______________________________ Business Phone_____________
Monthly Gross Income______________ Other Income__________ Source of Other Income____

Required Signature for Application
I HEREBY CERTIFY THAT ALL STATEMENTS MADE ARE TRUE AND COMPLETE AND SUBMITTED FOR THE PURPOSE OF OBTAINING CREDIT. THE CREDIT UNION OR ANY CREDIT BUREAU OR INVESTIGATIVE AGENCY EMPLOYED BY THE CREDIT UNION IS AUTHORIZED TO CHECK MY CREDIT WORTHINESS. THE CREDIT UNION IS ALSO AUTHORIZED TO RELEASE INFORMATION ABOUT IT’S CREDIT EXPERIENCE WITH ME. “THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDITWORTHY CUSTOMERS, AND THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST, THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW. IT IS AGREED AND UNDERSTOOD BETWEEN THE PARTIES TO THIS CONTRACT THAT AS AN ADDITIONAL CONSIDERATION FOR FIRST MIAMI STUDENT/ALUMNI FEDERAL CREDIT UNION, A FEDERAL CHARTERED CREDIT UNION, TO LOAN MONIES TO THE BORROWERS, THAT THE TERMS AND CONDITIONS OF SAID CONTRACT SHALL BE GOVERNED AND INTERPRETED AS TO VALIDITY, CONSTRUCTION, INTERPRETATION AND EFFECT BY THE LAWS OF OHIO AND ANY APPLICABLE FEDERAL REGULATIONS.

X _________________________________   _____            X_________________________________   _____
Applicant                                                        Date                Co-Applicant
Date