



- For fast approval of your loan, fax this handy application to us at 315 470-5633
- Return this form with a current pay stub or verification of all income and copy of driver's license.
- Provide a day and evening phone number so that we may contact you should we have questions.

- For more information:

Refer to "How to apply for a loan" on our Website under Printable Forms

Co-Signer/Guarantor Application

Check the box that applies to you:

- Co-Borrower** (Someone who will be responsible for repayment of the loan and have use of the loan proceeds.
Note: A Co-Borrower must be a member of the Credit union before borrowing privileges can be extended to that person.)
- Guarantor** (Someone who will be responsible for the repayment of the loan but will not have use of the loan proceeds)

Tell us About Yourself

Your Full Name: Social Security No.:

Complete Address: Street
City State Zip E-Mail Address:

How long at Present Address: Own Rent Date of Birth:

Home Phone: Driver's License No.:

Please Give us Information about Your Employer and Income

Employer: Address:

Work Phone: Position/Title: Years Employed:

Department: Your Wages \$ Per Gross Take Home

Other Income: \$ Per Source Alimony, Child Support or Separate Maintenance need not be revealed if you do not wish to have it considered Payroll No.

Please List Your Debts

Loan or Debt	Creditor	Current Balance	Monthly Payment
Mortgage/Rent			
Automobile			
Credit Card			
Credit Card			
Other			

Name of nearest Relative not living with you: Name Address Phone

Notice to Guarantors

If the person for whom you are guaranteeing this loan does not pay the Credit Union, you will be legally liable and fully responsible for paying the debt even though you are not receiving any part of the loan proceeds. You may be asked to pay the loan even though there may be property pledged as collateral for the loan. The Credit Union may begin legal action against you to collect any unpaid indebtedness if you refuse payment.

If there is more than one guarantor, the Credit Union can sue you alone. It is not required to sue any of the other guarantors. Nothing shall discharge or satisfy your obligation under this guaranty except full payment of the indebtedness, including accrued interest.

This does not create your legal liability. It only explains your responsibilities when you act as a guarantor.

You represent that everything you have stated in this application is correct to the best of your knowledge. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on a loan application made to a Federal Credit Union insured by the NCUA.

Co-Borrower/Guarantor Signature _____ Date _____