

For current Loan Programs and Rates:

- **See enclosed form**
- **Visit us at www.crousefcu.com**
- **Call us 315-470-7928.**

To get started and expedite your request...

Member must complete the **Loan Application enclosed or you may complete an application online at our website www.crousefcu.com under Rates and Fees page.**

- If applying with Co-Borrower/Co-signer –they must complete a separate application.
- **Include proof of income for all applicants**
 - **Ex. Current paystub**
- You may fax or return the completed forms to the credit union. Fax # 315-470-5633
- If you have not heard from us concerning the request, please call to confirm receipt of your information: 315-470-7928
- Provide two forms of identification-- one being US government or State Issued
- Indicate on your loan application how you plan to repay your loan.
 - Payroll deduction or Coupon book
 - Monthly or Bi-weekly payments
- Include a day and evening phone number so that we may contact you should we have questions
- Loan Protection is available. Ask a representative for details.
- Include any supporting documents you feel may give strength to your request.
- Ask for outcome date and time

General Loan Guidelines:

- All loans are subject to approval by the Loan Officer/Credit Committee. The Credit Committee/Loan Officer reserves the right to request a guarantor's signature, reduce the amount of the loan, and decrease the terms of the loan, require an appraisal.
- Crouse FCU reserves the right to be the first and only lien holder.
- For secured loans, vehicle must be adequately insured. Written proof of Crouse F.C.U listed as loss payee is required.
- All applicants are subject to outside employment and credit verification. Scores are obtained from outside credit agency.
- Each loan is made on the basis of the member's individual qualifications at the time of the application. Consequently, not every member can qualify for the maximum term and/or the lowest interest rate available. Rate is determined by individual's credit score and discounts.
- Rates and terms are established by the Board of Directors and are **subject to change without notice**
- FILING FEE PAYABLE IN ADVANCE FOR LOANS UNDER \$500.00. Refer to fee schedule.
- Aggregate limits apply –Please ask for details
- Applicant must be a credit union member in good standing with \$5.00 on deposit.
- Provide two forms of identification one being US government or State Issued for all applicants
- Applicant must be at least 18 years of age.
- Dealer Rate Match is available. Contact the credit union for additional details.
- **Rates listed reflect automatic payment from Crouse FCU savings or checking account, otherwise add .50%. Other rates and terms may apply.** *Visa Credit Cards, Line of Credit/Overdraft Protection loans, Share Pledge loans, Bill Consolidation loans excluded from discounts. Existing Crouse FCU loans secured with a vehicle cannot be refinanced unless new purchase being made

Need HELP! with the process?

Call us: 315 470-7928

Email us: creditunion@crouse.org

Our Fax No: 315 470-5633

Most questions can be answered on the phone.

Appointments will be necessary if more detailed time is needed to answer your inquiries.

Loan Application Packet

CROUSE FEDERAL CREDIT UNION

Phone: 315 470-7928

Fax: 315 470-5633

Website: www.crousefcu.com

Email: creditunion@crouse.org

Appointments are required if you have detailed questions when submitting your application request.

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We've Got the Loan you Need!

No 800 number. Just Local, Personal Service!



Owning a Home is the American Dream. Owners Choice Funding can make your dream come true. They offer 1st, 2nd and Refinance options.

Visit www.crouse.fcu.com for link to Owners Choice Funding or call us at 315-470-7928.



Is college in your families' future?

Choose the Student Loan that's right for you with Sallie Mae.

Visit www.crousefcu.com for link to Sallie Mae Student Loan programs.



The One Credit Card to Have!
Visa Credit Card from
Crouse Credit Union



- Low fixed APR
- On-Line account access
- Local, Personal Service

*Need to rebuild your credit?
Ask about our
Secured Credit Card*

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Mechanical Repair Coverage

Get piece of mind as your car gets older.

It's not too late to add this valuable protection.

Loans are available!



**Looking to Spruce up
this Spring?**

**Let Crouse Credit Union
help!**

**Home Improvement
Loans available**



SHRINK the cost of owning your car!
Refinance with Crouse Credit Union.

Bring your car loan financed with another lender to us. We may be able to lower your rate and lower your payment.