

*For current Loan Programs and Rates:*

- See enclosed form
- Visit us at [www.crousefcu.com](http://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](http://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](mailto: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](http://www.crousefcu.com)

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

***For current Loan Programs and Rates!***

- See enclosed form
- Visit us at [www.crousefcu.com](http://www.crousefcu.com)
- Call us 315-470-7928.



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 1<sup>st</sup>, 2<sup>nd</sup> and Refinance options.

Visit [www.crouse.fcu.com](http://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](http://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*

*For current Loan Programs and Rates:*

- See enclosed form
- Visit us at [www.crousefcu.com](http://www.crousefcu.com)
- Call us 315-470-7928.

## 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!*



**Is your home looking a little tired?**

**Spruce it up with a Home Improvement Loan from Crouse Credit Union**



## It's a No Brainer....

Refinance your auto loan with Crouse Credit Union.

- ✓ Easy to apply
- ✓ Easy to Repay
- ✓ Easy to save with a lower payment or shorter term

Call 315-470-7928 for details.