



# REFCU Loyalty Loan

## NO CREDIT CHECK LOAN!!



# 12 .12 .12



**\$1200**

**12% APR\***

**12 Months**

# Because You Matter

The **LOYALTY LOAN** is for you. \$1,200 at 12% APR for 12 months. Below are the guidelines:

- \* Must be a member for a minimum of 12 months.
- \* Must be at current employer for 12 months unless receiving retirement or social security benefits.
- \* Must have a checking account.
- \* Must have three (3) additional services with the credit union.
- \* A completed application with recent paystub, social security or retirement benefits.
- \* All accounts and loans with the Credit Union must be in good standing (including Mortgages, Courtesy Pay, Overdraft and Visa).
- \* Non-refundable processing fee \$15, due at the time of application.



**Apply Today!**





**ROCKLAND EMPLOYEES  
FEDERAL CREDIT UNION**  
170 E Central Ave  
Spring Valley, NY 10977  
Phone: (845) 371-5804 Fax: (845) 371-2652



# Express Application

**Married Applicants:** May apply for a separate account.  
**Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:  
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),  
 2. your spouse will use the account, or  
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.  
**Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.  
**Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan.

**LOANLINER Account/Loan:**  
*(Including ATM/Debit Card Access to the Account if Available)*  
 Amount Requested \$  
 Purpose/Collateral:

**PAYMENT PROTECTION ARE YOU INTERESTED IN HAVING YOUR LOAN PROTECTED?**  
**IF YOU ANSWER "YES", THEN THE CREDIT UNION WILL DISCLOSE THE COST OF THIS VOLUNTARY PAYMENT PROTECTION TO YOU. A SEPARATE ELECTION WHICH DISCLOSES THE TERMS AND CONDITIONS MUST BE SIGNED FOR PROTECTION TO BE EFFECTIVE.**

<b>APPLICANT</b>		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
EMAIL ADDRESS		
PRESENT ADDRESS		LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:		
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE
\$	\$	%
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:		
<b>EMPLOYMENT/INCOME</b>	\$	PER
NAME AND ADDRESS OF EMPLOYER		START DATE
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME	\$	PER SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE

<b>OTHER</b>		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
EMAIL ADDRESS		
PRESENT ADDRESS		LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO:		
MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE
\$	\$	%
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:		
<b>EMPLOYMENT/INCOME</b>	\$	PER
NAME AND ADDRESS OF EMPLOYER		START DATE
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME	\$	PER SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE

**STATE LAW NOTICES** **OHIO RESIDENTS ONLY:** 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.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union

unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

**X** \_\_\_\_\_  
 SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

**SIGNATURES**

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You 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. You understand that the Credit Union will rely on the information in this

application and your 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 on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

**X** \_\_\_\_\_ (SEAL)  
 APPLICANT'S SIGNATURE DATE

**X** \_\_\_\_\_ (SEAL)  
 OTHER SIGNATURE DATE