

Loan Application



Apply Now

Use this application for these loan types:

- Autos
- Motorcycles
- Motor Homes
- Boats
- Signature Line of Credit
- Savings Secured
- Certificate Secured
- Unsecured Loans

Autos
Motorcycles
Personal Loans
Lines of Credit

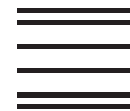


831.479.6000 • www.bayfed.com • 888.4BAYFED

Rev. 3/2010

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 19 CAPITOLA, CA
POSTAGE WILL BE PAID BY ADDRESSEE

BAY FEDERAL CREDIT UNION
3333 CLARES ST
CAPITOLA, CA 95010-9913



NO POSTAGE
NECESSARY IF
MAILED IN
THE UNITED
STATES



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You choose the easiest way to apply:

- Complete and mail this application.
- Complete this application and drop it off at any Bay Federal branch.

Required Documentation

All new loans will require valid photo identification and income documentation/verification. For example, when we prepare to process your application, we will need you to provide:

- ✓ **A recent paystub**
- ✓ **If self-employed, your most recent Federal Income Tax return**

We may ask for additional information if needed.

If you have questions, we have helpful representatives available to help you.

Call us today!

831.479.6000 • Toll-free 888.4BAYFED

Loan Application PLEASE USE PEN OR TYPE

TYPE OF LOAN: AUTO PERSONAL LINE OF CREDIT OTHER _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

You have a right to apply for credit in your own name. Please complete the co-applicant (spouse/domestic partner) section if any of the following are true: if you live in California or the security for the loan is in California or another community property state, or you are married and your spouse will use the loan account or will be obligated to repay the loan, or you are relying on another person's income or assets to repay the loan.



Making a real difference

APPLICANT'S INFORMATION I AM APPLYING FOR: INDIVIDUAL CREDIT JOINT CREDIT

Social Security Number - -	Amount Requested \$	Purpose of Loan	Date of Birth / /	State Issued ID #	Exp. Date / /
Applicant's Name <input type="checkbox"/> JR <input type="checkbox"/> Senior		Current Home Address	How Long Yrs. Mos.	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated	
Home Telephone ()	Cell Number ()	Mailing Address (if different from above)	Email Address		Number of Dependents
Employer's Name	Employer's Address	Job Title	Work Number ()	How Long Yrs. Mos.	Gross Monthly Income \$
Previous Employer's Name (if less than 2 yrs with current employer)	Job Title	How Long Yrs. Mos.	Amount of Other Income* \$	Source of Other Income*	
Financial Institution	Checking \$	Savings \$	*NOTE: Income from alimony, child support or spouse support need not be stated unless you want Bay Federal Credit Union to consider it as additional income.		
Nearest Relative (not living with you)	Relationship	Home Address	Telephone ()		
Personal Reference	Relationship	Home Address	Telephone ()		

CO-APPLICANT'S INFORMATION I AM PROVIDING THIS INFORMATION FOR: JOINT CREDIT INFORMATIONAL PURPOSES ONLY

**If the Co-Applicant does not reside in the same household as the Applicant, please complete a separate application.

Social Security Number - -	Co-Applicant's Name	Date of Birth / /	State Issued ID #	Exp. Date / /
Relationship to Borrower		Current Home Address**	How Long Yrs. Mos.	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated
Home Telephone ()	Cell Number ()	Mailing Address (if different than above)	Email Address	
Employer's Name	Employer's Address	Job Title	Work Number ()	How Long Yrs. Mos.
Previous Employer's Name (if less than 2 years with current employer)	Job Title	How Long Yrs. Mos.	Amount of Other Income* \$	Source of Other Income*
Financial Institution	Checking \$	Savings \$	*NOTE: Income from alimony, child support or spouse support need not be stated unless you want Bay Federal Credit Union to consider it as additional income.	
Nearest Relative (not living with you)	Relationship	Home Address	Telephone ()	
Personal Reference	Relationship	Home Address	Telephone ()	

FINANCIAL OBLIGATIONS

Monthly Housing Expense \$	Market Value of Home (if owned) \$	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Monthly Alimony Paid by You \$	Child Support Paid by You \$
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By signing below, I certify that the information on this application and on any attachments, both written or printed, is true and correct and represents my current financial condition accurately. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful overvaluation of any land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code. I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I also authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is for a personal credit line, I/we agree and understand that if approved, I am/we are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. I/we understand that I/we will receive a copy of that agreement no later than the time of my/our first credit advance and I/we promise to pay all amounts charged to my/our account according to its terms. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application. I AGREE THAT THIS LOAN IS SECURED BY ALL THE SHARES AND DEPOSITS IN ALL INDIVIDUAL AND JOINT ACCOUNTS WITH THE CREDIT UNION NOW AND IN THE FUTURE.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

X _____ X _____

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