Apply Today!

Bay Federal CREDIT UNION

Making a real difference

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.

Income verification and additional information may be required.

PLEASE READ THE FOLLOWING DIRECTIONS BEFORE COMPLETING THIS APPLICATION AND CHECK APPROPRIATE BOX:

☐ I am applying for an individual account in my own name and am relying on my own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, I will complete only the Applicant Section.

☐ I am applying for a joint account or an account that I and another person will use, I will complete both Sections, providing information about the Co-Applicant.

I/We intend to apply for joint credit. _____ Applicant _____ Co-Applicant

☐ I am applying for an individual account but am relying on income from alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested, I will complete both Sections, providing information about the other person, to the extent possible.

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 pay stub
- ✔ If self-employed, your most recent Federal Income Tax return

We may ask for additional information if needed.

PLEASE USE PEN OR TYPE

APPLICANT

Member Number		State-Issued Identification Type	ID Number	
Last Name		First Name		Middle Initial
Street Address		City	State	Zip
Mailing Address		City	State	Zip
How long at present address?	☐ Own ☐ Rent	Payment Amount $	Email Address	
Best Telephone Number to Reach You		Date of Birth	Number of Dependents	
Social Security Number			Your Monthly Income (before tax)* $	
Employer Name		Length of Employment Years Months	Work Telephone ( )	

CO-APPLICANT

Member Number		State-Issued Identification Type	Number	
Last Name		First Name		Middle Initial
Street Address		City	State	Zip
Mailing Address		City	State	Zip
How long at present address?	☐ Own ☐ Rent	Payment Amount $	Email Address	
Best Telephone Number to Reach You		Date of Birth	Number of Dependents	
Social Security Number	Relationship to Applicant		Your Monthly Income (before tax)* $	
Employer Name		Length of Employment Years Months	Work Telephone ( )	

*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.

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.

X _____ Applicant's Signature _____ Date

X _____ Co-Applicant's Signature _____ Date

If you have questions, we have helpful representatives available to help you. Call us today! 831.479.6000 • Toll-free 888.4BAYFED

Mail your application to Bay Federal Credit Union, 3333 Clares Street, Capitola, CA, 95010 or drop off at any of our branch locations!

Rev. 5/2010