

GOODYEAR SAN ANGELO FEDERAL CREDIT UNION
PO Box 232
San Angelo, Texas 76902
Office 325-227-6520 Fax 325-227-6520
Manager: 325-245-3746 Fax 325-947-0916

APPLICATION FOR CLOSED END LOAN

Complete top portion for Individual credit. Complete both sections for joint application credit in community states.

This loan is based on: (check one): Applicant's signature; Secured collateral; Shares

Applicant name: _____ Account # _____

Endorser, guarantor, surety (co-maker) name: _____

Joint credit: provide information about both of you in both sections below

Amount Requested: \$ _____ Loan Date: _____ Loan #: _____

Number of monthly payments: _____ Payment amount: \$ _____ Payment due date: _____

Reason for loan: _____

Collateral: Year _____ Make: _____ Model: _____ Vin # _____

Collateral: Year _____ Make: _____ Model: _____ Vin #: _____

IF THIS IS AN OUT OF TEXAS TITLED VEHICLE LOAN, DO YOU AGREE TO PAY ANY EXPENSE TO ACQUIRE THE TITLE? Yes No

Home Address: _____ City: _____ State: _____ Zip: _____

Social security number: _____ DOB: _____ Phone #: _____

May we contact you by email? Yes No Your preferred email address: _____

Employer: _____ Phone _____ Address: _____

Length of service there? _____ years. Current position title: _____

Number of dependents: _____ ages: _____

Name of nearest relative: _____ Phone _____

Personal reference: _____ Phone _____

Bank account number: _____ Bank name: _____

Salary: \$ _____ Is this Per month or Per year ? Is this Net or Gross ?

Other income: \$ _____ per month Source: _____

Supply a document to verify income(s) with the loan application. _____

A PAY CHECK STUB OR IRS INCOME TAX PAGE will help verify the incomes. _____

Alimony, child support, or separate maintenance income need not be reported if you do not wish to have it considered as a basis for repaying this loan. \$ _____

Will any income be reduced: Yes No By how much? \$ _____

IF THIS IS A JOINT LIST APPLICANTS INFORMATION HERE :

Name: _____ SS# _____ DOB _____

Home Address _____ City: _____ State: _____ zip _____

Employer: _____ Phone _____

Address: _____

Number of dependents: _____ ages: _____

Name of nearest relative: _____ Phone _____

Personal reference: _____ Phone _____

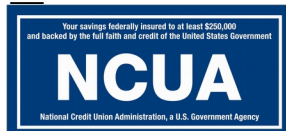
Bank account number _____ Bank: _____

Salary: \$ _____ per mo. or per year . Net Gross

Other income: _____ per mo. Source: _____

Alimony, child support, or separate maintenance income need not be reported if you do not wish to have it considered as a basis for repaying this loan. _____

Will any income be reduced: Yes No How much? _____



MARITAL STATUS:

APPLICANT: Married Single Separated

JOINT applicant: Married Single Separated

Outstanding debts: - we will also print a credit report.

Creditor	type	name on loan	original amt.	current balance	payment	current
_____	_____	_____	\$ _____	\$ _____	\$ _____	yes/no
_____	_____	_____	\$ _____	\$ _____	\$ _____	yes/no
_____	_____	_____	\$ _____	\$ _____	\$ _____	yes/no
_____	_____	_____	\$ _____	\$ _____	\$ _____	yes/no
Totals:			\$ _____	\$ _____	_____	

Are there any unsatisfied judgment? Yes No

Which one and to whom: _____

Are there any persons obligated on any of the above loans? Yes No Who _____

Is applicant and/or party co-maker, cosigner, or guarantee on any? Yes No Who _____

Has applicant and/or co-maker been the subject of an order for relief under the Federal Bankruptcy Code or an adjudicated bankruptcy under the ACT in the past 10 years? Yes No

Everything that I/we have stated in this application is correct to the best of my/our knowledge. I am authorizing GSAFCU to check my/our credit and employment history and I will answer questions about our credit experience. I am authorizing GSAFCU to verify any information concerning me through third-party sources to resolve any questions or concerns about the information I/we have provided.

Do you want to purchase GAP insurance on your vehicle? Yes No Cost \$35.00 plus the Gap Insurance Policy cost of \$265.00.

All vehicle loan balances above \$5,000.00 MUST carry full coverage on the vehicle. We MUST be shown as Lien Holder and a current copy of the insurance sent to us each time the policy renews.

Applicant signature: _____ Date: _____

Co-maker signature: _____ Date: _____

Loan Approval information: Account # _____ Loan note # _____ Share balance \$ _____

Loan balances: see our ratio sheet for income/debt ratio _____ % Status: _____

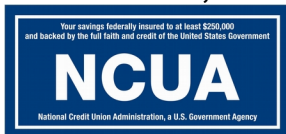
Meets current loan criteria: Yes No

Loan officer: _____ approve Yes No

Loan officer: _____ approve Yes No

Additional information regarding this loan and applicant(s): _____

PROVIDE US COPIES OF YOUR PAY CHECK STUB, OR TAX RETURN TO VERIFY INCOME.



View us at www.GYSAFCU.com

Offices: 809 Knickerbocker Suite E
San Angelo, Texas 76902

11570 N US Hwy 277
San Angelo, Texas 76905

THANK YOU FOR APPLYING FOR A LOAN.

We do loans on a first come - first serve basis. SO – Please provide all your information as quickly as possible.

Use these guidelines so we can quickly provide you an answer for your request.

- 1) For all loans please attach or supply a pay check stub, document, or statement so we can verify your income.
- 2) Indicate what you want for a monthly payment so we don't over commit you.
- 3) Please have at least one extra payment in your share account so we can apply it should your first incoming payment may not be late. (We pay you a dividend on your share balance which could help offset interest rates.
- 4) Indicate what date of the month you want the payment due. Once selected please provide the payment prior to that date.
- 5) FOR VEHICLE LOANS – WE NEED THE MILEAGE AND VIN (vehicle identification number), NUMBER, AND THE SALES SHEET. PROVIDE A FULL DESCRIPTION LISTING ANY “EXTRAS”. Example. Is the vehicle a 4X4, 2WD, 4WD, 2-door, 4-door, crew cab, club cab, heavy duty, diesel engine 6 or 8 cylinder, off road package, etc. please provide as much detail as possible. List any special add-ons to the vehicle.
- 6) OR - Have the current finance company provide you (then tell us) what the 10-day payoff is on the loan.
- 7) Tell us what your current payments are and the % you are paying on that loan.
- 8) Tell us what date of the month you need the payment to be due. Take it to the DMV and show us as lienholder.
- 9) Have the dealership show us as lienholder, Or when you get the released title you can do it at the DMV.
- 10) For vehicle loans we need your insurance company to show us as lien holder and fax a copy to us.
- 11) FOR OUT OF TEXAS TITLED VEHICLES YOU MAY BE CHARGED FOR ANY COSTS WE ENCUR IN ACQUIRING THE LIEN ON THE LOAN.
- 12) Build your share balance so we have funds to make loans to other members.
- 13) Let me know if you want a copy of your credit report.

OUR MAILING ADDRESS: GOODYEAR SAN ANGELO FCU
PO BOX 232
SAN ANGELO, TEXAS 76902

PAYMENTS ARE EXPECTED PRIOR TO THE DUE DATE.

THANKS FOR MAKING YOUR CREDIT UNION EVEN MORE SUCCESSFUL.

Marshall Stewart, Manager
For the Board.