



8790 FM 1960 Bypass Rd West
STE A500
Humble, TX 77338

FAX 713-655-1373

email to: noapprovalloans@unitedenergycu.com

"NO APPROVAL" LOAN
An application fee of up to \$25.00 will be charged. _____ Initial



SIMPLIFIED LOAN PROGRAM
APPLICATION FOR ALL CREDIT

Date: _____

CREDIT UNION LOAN Features applied for: ☐ Closed-End ☐ Open-End ☐ MasterCard ☐ Other _____

Amount Requested \$ _____ Limit \$ _____ Purpose of Loan _____

Term _____ Collateral Offered _____ Owned By _____

MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account you wish to apply for.**

☐ **Individual Credit** – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

☐ **Joint Credit** – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.

You intend to apply for joint credit. Applicant Initials X _____ Co-Applicants Initials X _____

Repayment: _____ Bi-Weekly _____ Semi-Monthly _____ Monthly _____ Single Payment Method of Payment: _____ PR _____ AUTO TR _____ CASH

If this application is used to issue a credit card, you understand that your use or allowing the card to be used will constitute acknowledgment and receipt and agreement to the terms and conditions of the credit card agreement provided to you with the card.

APPLICANT

Complete for joint credit or if you live in a community property state: ☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed)

Name _____ Social Security No. _____ Driver's License No./State _____ Email (Home) _____

Account Number _____ Security Authentication _____ Birthdate _____ Home Phone _____ Cell Phone # _____ Business Phone _____ # of Dependents _____

Present Address ☐ Own ☐ Rent Years There Mortgage/ Rent to: Monthly Payment

Balance

Name and address of employer _____ Start Date _____ Net Monthly Income _____ Previous employer name and address _____ Start Date _____

Position

End Date

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income _____ Amount _____ Period _____ Source _____ Amount _____ Period _____ Source _____

Name and address of nearest relative not living with you _____ Relationship _____ Phone _____

OTHER – ☐ JOINT APPLICANT ☐ CO-SIGNER/GUARANTOR

Complete for joint credit or if you live in a community property state: ☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed)

Name _____ Social Security No. _____ Driver's License No./State _____ Email (Home) _____

Account Number _____ Security Authentication _____ Birthdate _____ Home Phone _____ Cell Phone # _____ Business Phone _____ # of Dependents _____

Present Address ☐ Own ☐ Rent Years There Mortgage/ Rent to: Monthly Payment

Balance

Name and address of employer _____ Start Date _____ Net Monthly Income _____ Previous employer name and address _____ Start Date _____

Position

End Date

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income _____ Amount _____ Period _____ Source _____ Amount _____ Period _____ Source _____

Name and address of nearest relative not living with you _____ Relationship _____ Phone _____

Deposits at other Financial Institutions

Account Number

Account Balance

Clear title assets (Car/Property)

Value

Pledged as collateral

OUTSTANDING DEBTS AND OTHER OBLIGATIONS

Creditor	Account No.	Balance	Monthly Payments

Do you have any outstanding judgements, ever filed bankruptcy, had debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in last 7 years?

Is any income you have shown likely to reduce in the next two years?

Are you a co-maker or co-signer on any loan? If so, whom?

APPLICANT**OTHER APPLICANT****ARE YOU A UNITED STATES CITIZEN?**

APPLICANT YES NO

OTHER APPLICANT YES NO

.... IF NO LIST STATUS

NAME OF OTHERS OBLIGATED ON LOAN AND NAME OF CREDITOR
IF YES ANSWERS TO QUESTIONS, EXPLAIN

ANNUAL PERCENTAGE RATE

For Purchases, Balance Transfers and Cash Advances

12.00%**How To Avoid Paying Interest On Payments**

You have no grace period in which to repay your balance for purchases before a finance charge is imposed.

For Credit Card Tips From The Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Set-Up And Maintenance Fees

Annual Fee
Balance Transfer Fee
Cash Advance & Balance Transfer Fee
Foreign Transaction

None**None****None****1% of transaction amount in U.S. dollars.****Penalty Fees**

Late Payment Fee
Returned Check Fee

\$25.00**\$25.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information provided in this disclosure is accurate as of November 2012. Information may have changed after that date. To find out what may have changed, call us at (281) 964-1777 or write us at 8790 FM 1960 Bypass Rd. West A500 Humble, TX 77338.

I/we request that a credit card(s) be issued on my/our account and agree that I/we will be bound by the terms and conditions of the card as defined in the Credit Card Agreement accompanying the credit card(s) and all the amendments when I/we use the card(s).

X

Signature of Applicant/Borrower

Date

X

Signature of Spouse/Co-applicant (if applicable)

Date

SIGNATURES

You promise that the information stated in this TotalLoan Simplified Loan Program Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. If this application is used to issue a credit card, by signing below or by using or allowing the card to be used, you agree to all the terms and conditions of the credit card agreement provided to you with the credit card.

As security for any loan advance to you or on your behalf, under the TotalLoan Simplified Loan Agreement and Disclosure, you grant the Credit Union a Security Interest in all individual and joint share or other accounts you have with the Credit Union now and in the future. When you are in default you authorize the Credit Union to take that money and apply it to what you owe. Shares and deposits that would have an adverse tax consequence if pledged as security are not subject to this Security Interest.

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 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 and other identifying information.

You acknowledge by signing the loan that there is up to a \$25.00 non-refundable application fee.

X

(seal)

Applicant

Date

X

(seal)

Other Applicant

☐ Guarantor

Date

CREDIT ACTION

APPROVED (subject to special conditions set forth below):

Debt Ratio

Loan Officer

Loan Type

Credit Score

DENIED (for the following reasons):

GAP

Dealer Select

Ext War

Application #

Multi-Shield

By: