



- ◆ Complete and sign the Application. Then, either bring it or fax it to a branch
- ◆ If employed, provide a copy of your most recent Paystub(s) for all employment income.
- ◆ If Self-employed, provide a copy of the first page of your most recent 1040 Tax Return.
- ◆ For a Vehicle loan purchased from a Dealer, provide a copy of the Purchase Order
- ◆ To pay off a creditor from the proceeds, provide the Creditor's name and address, and your account number with the Creditor, along with the amount you want to pay.

<b>You are liable for the entire debt even if there is another applicant.</b> Credit you are applying for is: <input type="checkbox"/> <b>Individual</b> <input type="checkbox"/> <b>Joint</b>	
<b>Name (First-Middle-Last-Suffix):</b> _____ <b>Member #</b> _____	
<b>SSN /Taxpayer</b> _____ <b>Birthdate: (MM-DD-YYYY)</b> _____	
<b>Amount or Limit Requested:</b> \$ _____ .00	<b>Pay by:</b> <input type="checkbox"/> Payroll Deduction – Richmond City Employee # _____ <input type="checkbox"/> Cash or Check <input type="checkbox"/> Transfer from RVFPCU Acct # _____
<b>Credit Requesting. Check the credit type and complete all information requested that relates to the type</b>	
<input type="checkbox"/> <b>Add-on</b>	<b>Purpose</b> _____ <b>Add loan to this RVFPCU loan account:</b> _____
<input type="checkbox"/> <b>Personal</b>	<b>Purpose</b> _____ <b>Term Desired</b> _____ (months)
<input type="checkbox"/> <b>Vehicle</b>	<b>Purpose:</b> <input type="checkbox"/> Buy <input type="checkbox"/> Use Title as Collateral <input type="checkbox"/> Refinance – acct. # with Lender _____ <b>Type:</b> <input type="checkbox"/> Car-SUV-Truck <input type="checkbox"/> Boat <input type="checkbox"/> Personal Watercraft <input type="checkbox"/> RV <input type="checkbox"/> Motorcycle <b>Term Desired</b> _____ (months) <b>Vehicle ID # (VIN)</b> _____ <b>Year</b> _____ <b>Make</b> _____ <b>Model</b> _____ <b>Mileage</b> _____ <b>Vehicle Options</b> _____ If Purchase or Refinance: <b>Seller/Lender Name</b> _____ <b>Address</b> _____
<input type="checkbox"/> <b>Credit Card</b>	<b>Request is for:</b> <input type="checkbox"/> NEW Credit Card account <input type="checkbox"/> INCREASE to existing Credit Card account To issue a card to a <b>non-applicant</b> and for whose charges you will be liable, provide Name below: First Name, Middle Initial & Last Name _____
<input type="checkbox"/> <b>Overdraft</b>	An Overdraft Protection Line of Credit for a Share Draft (Checking) Account # _____
<input type="checkbox"/> <b>Share</b>	<b>Security:</b> <input type="checkbox"/> Savings <input type="checkbox"/> Certificate <b>Securing Acct #</b> _____ <b>Term Desired</b> _____ (months)
<b>Optional Loan Protection Insurance</b>	
Not available for a Credit Card or Overdraft products. Insurance offered by a third-party and not by RVFPCU. An application disclosing costs, terms and conditions must be signed. Restrictions apply.	
<b>Select coverage you are interested in:</b> <input type="checkbox"/> None <input type="checkbox"/> Credit Disability <input type="checkbox"/> Credit Life	

RVFPCU Use	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied	Date	Loan Officer	Notes:
	<input type="checkbox"/> Incomplete	<input type="checkbox"/> Counteroffer			



<b>Your Personal Information</b>	<b>Your RVFPCU Member #</b> _____
Are you a USA citizen or Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No Country of Citizenship _____	
• Home Address (physical - no PO Box) #/Street _____ City _____ State _____ Zip _____	
• Mailing (if different from Home Address) #/Street _____ City _____ State _____ Zip _____	
• Previous (if not at Home for 2-years) #/Street _____ City _____ State _____ Zip _____	
Time at home address ____ Year ____ Months Do you: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other Payment \$ _____.00	
Contact Phone # (_____) _____ Work Phone # (_____) _____	
If you pay Child Support or Alimony, list monthly payment: Child Support \$ _____.00 Alimony \$ _____.00	
Information about the nearest relative that does not live with you: Relationship _____ Name _____ Phone # _____ #/Street _____ City _____ State _____ Zip _____	
<b>Employer</b>	
Employer _____ Position or Title _____	
Hours per week ____ Hire Date (MMDDYYYY) _____ Monthly Salary (before deductions) \$ _____	
If Hire Date less than 2-years, identify any previous Employer: _____	
<b>Other Income (Do not reveal Alimony, Child Support or separate maintenance income unless it is a basis for repaying this debt)</b>	
Other Income (Name or Type) _____ Monthly Gross Income \$ _____	
Other Income (Name or Type) _____ Monthly Gross Income \$ _____	
<b>Signature. You are attesting that you agree, and accept all of the following; otherwise do not sign or submit this Application</b>	
<p>(1) I request that RVFPCU grant the credit requested on Page 1 of this Application. (2) I agree that I am liable for the entire debt even if there is another Applicant. (3) I authorize RVFPCU to obtain my consumer report in connection with this Application and for any update, renewal or extension of credit or services received. (4) I authorize RVFPCU to verify all information provided by me for the purpose of obtaining credit and I authorize other parties to release to RVFPCU, any and all information about their experience with me. (5) I understand it is a federal crime to willfully and deliberately provide incomplete or incorrect information on an Application made to a credit union insured by NCUA. (6) I agree to notify RVFPCU immediately about any important changes, such as a change to my name, address or employment. (7) In the event civil collection becomes necessary, I consent to venue in the courts in the City of Richmond, VA. (8) If this is a credit card request, I received and agree to the Credit Card Disclosures &amp; Agreement. (9) If this is not a credit card request, I received and agree to the Loan Addendum and Loan Rates disclosures. (10) <b>If RVFPCU grants this credit request, I pledge all my shares and any vehicle collateral securing this, or any other RVFPCU debt that I owe, as security for all RVFPCU debt that I owe, including any credit card debt.</b></p>	
<b>Applicant's Signature</b> _____ <b>Date Signed</b> _____	