



County Courthouse, Suite 114
901 Leopard Street
Corpus Christi, Texas 78401
(361) 882-4780 • FAX: (361) 885-7599

LOANLINER

Application

- HOW TO APPLY**
- Please complete front and back of application
 - Sign on back page
 - Return completed application to credit union
 - An incomplete or unsigned application may delay processing

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

LOANLINER® Account/Loan: Individual Joint Amount Requested \$ _____ Purpose/Collateral: _____
(Including ATM/Debit Card Access to the Account if Available)

Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Statement of Intent

Are you interested in having your loan protected? Yes No
If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Applicant

NAME (Last - First - Initial) _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

DRIVER'S LICENSE NUMBER / STATE _____ LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) _____

BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/ EXT. _____

E-MAIL ADDRESS _____

PRESENT ADDRESS (Street - City - State - Zip) _____ OWN RENT
YEARS AT THIS ADDRESS _____

PREVIOUS ADDRESS (Street - City - State - Zip) _____ OWN RENT
YEARS AT THIS ADDRESS _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Other: Co-Applicant Spouse Other

NAME (Last - First - Initial) _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

DRIVER'S LICENSE NUMBER / STATE _____ LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self) _____

BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/ EXT. _____

E-MAIL ADDRESS _____

PRESENT ADDRESS (Street - City - State - Zip) _____ OWN RENT
YEARS AT THIS ADDRESS _____

PREVIOUS ADDRESS (Street - City - State - Zip) _____ OWN RENT
YEARS AT THIS ADDRESS _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER _____

TITLE/GRADE _____ START DATE _____ HOURS AT WORK _____

SUPERVISOR'S NAME _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME _____ OTHER INCOME _____
\$ _____ PER _____ \$ _____ PER _____
 NET GROSS SOURCE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
WHERE _____ ENDING/SEPARATION DATE _____

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____ STARTING DATE _____
_____ ENDING DATE _____

Employment/Income

NAME AND ADDRESS OF EMPLOYER _____

TITLE/GRADE _____ START DATE _____ HOURS AT WORK _____

SUPERVISOR'S NAME _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME _____ OTHER INCOME _____
\$ _____ PER _____ \$ _____ PER _____
 NET GROSS SOURCE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
WHERE _____ ENDING/SEPARATION DATE _____

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____ STARTING DATE _____
_____ ENDING DATE _____

Applicant Reference	RELATIONSHIP	Other Reference	RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Include Tax and Ins.)			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			YES	NO	NO	Applicant	Other
HOME		\$					
AUTO		\$	YES		NO		
SAVINGS		\$	YES		NO		
CHECKING		\$	YES		NO		
OTHER (Describe)		\$	YES		NO		

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET				
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		APPLICANT	OTHER	YES	NO
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?		YES	NO	YES	NO
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		YES	NO	YES	NO
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):	TO WHOM (Name of Creditor):	YES	NO	YES	NO

State Law Notices **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X	
SIGNATURE FOR WISCONSIN RESIDENTS ONLY	DATE

Signatures			
<p>You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. You understand that the</p>		<p>Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.</p>	
X		X	
(SEAL)	DATE	(SEAL)	DATE
APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE	DATE

For Credit Union Use Only						
DATE	APPROVED	APPROVED SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER
	DENIED (Adverse Action Notice Sent)	LIMITS: \$	\$	\$	\$	
LOAN OFFICER COMMENTS:						
SIGNATURES:						
X		X				
DATE	DATE	DATE	DATE			

TCPA Consent Form

Dear Nueces County Employees Credit Union Member,

Due to the Telephone Consumer Protection Act (TCPA) that was passed by Congress, all financial institutions are required to obtain consent before contacting a member or customer on their mobile phones. As part of our security system that helps to protect your Credit Card, Debit-Credit-ATM Card, Account Card and Loan Applications, calls are placed to you when there is potentially fraudulent or suspicious activity on your account.

By submitting this form, we have your permission to contact you on any mobile number on file about your Credit Union Credit Card account and Debit-Credit-ATM Card account; by signing or otherwise authenticating an Account Card or Credit Card Application or prior to executing a Loan Application; you agree that we and/or third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account(s), including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account(s) or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. That you further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) or opt-out at any time by written notice to Nueces County Employees Credit Union 901 Leopard Corpus Christi, Texas 78401, by email to vmahzoon@ncecreditunion.com, via phone at 361-882-4780, on this web page, or by any other reasonable means. If you have provided a wireless telephone number(s) on or in connection with this account(s), you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account(s), including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account(s), data security breaches or identity theft following a data breach, money transfers, or any other messages requiring your immediate attention, permitted by applicable law. These emergency contacts will not contain any telemarketing, cross-marketing, solicitation,

advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communication at the time of delivery.

Your consent allows us to use text messaging, artificial or pre-recorded voice message and automatic dialing technology for informational and account service calls but not for telemarketing or sales calls

It may include contact from companies working on our behalf to service your accounts

Message and data rates may apply

You may visit this web page any time to change your preferences. If your account is a joint account, we ask that each joint person completes and submits this form individually.

First Name

Last Name

Email Address

Mobile Number with Area Code

Last 4 digits of your SSN

Your consent preferences

- Allow phone calls
- Allow text messages
- Do not allow automatically dialed phone calls or text messages, but the Credit Union may still call you directly.

Device IP Authentication

Submit

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