



1320 Hendricks Avenue - Jacksonville FL 32207
800-749-3228 Phone – info@FBCU.org EMail
www.FloridaBaptistCreditUnion.org

Guide for LoanLiner Application

This is our NEW and EASY LoanLiner lending system.

(If you are not already a member of FBCU, please download the MembershipApplication and mail it, together with your \$25 opening deposit and a copy of your driver's license, to the credit union at the address shown below.)

LoanLiner Express Application

1. Choose the type of credit you desire – either Individual or Joint.
2. Choose the type of insurance coverage you desire. Insurance is not required In order to obtain a loan.
3. Complete the Applicant information for all individuals applying.
4. Read and sign where indicated.
5. Send your loan documents to us, using the method most convenient for you:

Submit electronically: Info@FBCU.org

- or - Fax: 904-398-5259

- or - Mail to:

Florida Baptist Credit Union

1320 Hendricks Avenue

Jacksonville, FL 32207

Call us with any questions - we're here to help! - Toll Free 1-800-749-3228

LoanLiner Open-End Plan Signatures

This is your loan agreement with the credit union. This agreement covers all types of loans except Home Equity. After you have completed the LoanLiner Express Application, please call the credit union to have this form emailed or faxed to you.

Express Application

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

(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$

Purpose/Collateral:

PAYMENT PROTECTION

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

PASSWORD

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE

HOME PHONE

BUSINESS PHONE/EXT.

EMAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO:

MORTGAGE BALANCE

MONTHLY PAYMENT

INTEREST RATE

\$

\$

%

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

START DATE

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

EMPLOYMENT INCOME

\$ _____ Per _____

☐ NET ☐ GROSS

OTHER INCOME

\$ _____ Per _____

SOURCE

OTHER

☐ CO-APPLICANT ☐ SPOUSE ☐ OTHER

NAME

PASSWORD

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE

HOME PHONE

BUSINESS PHONE/EXT.

EMAIL ADDRESS

PRESENT ADDRESS Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO:

MORTGAGE BALANCE

MONTHLY PAYMENT

INTEREST RATE

\$

\$

%

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

START DATE

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

EMPLOYMENT INCOME

\$ _____ Per _____

☐ NET ☐ GROSS

OTHER INCOME

\$ _____ Per _____

SOURCE

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

You promise that everything you have stated in this application is correct to the best of your knowledge. 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, increase, renewal, extension, or collection of the credit received. You understand that the 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

X

(SEAL)

APPLICANT'S SIGNATURE

DATE

X

(SEAL)

OTHER SIGNATURE

DATE