AFFINITYONE
FEDERAL CREDIT UNION

Loan Application Guide — Who We Are and What to Bring

Who We Are

Affinity One is a member-owned, not-for-profit federal credit union serving our local community. We answer to our members, not Wall Street shareholders, so earnings come back as better rates on savings, lower rates on loans, and improved services. As a member you become a part-owner with a vote — one member, one voice, regardless of balance. Your deposits stay local, and we offer friendly in-branch service plus 24/7 online and mobile banking.

Who Can Join

Anyone who lives, works, worships, or attends school in our service area — plus immediate family of a qualifying member (spouse, parent, sibling, child, stepchild, grandchild, grandparent). **Service area:** Jamestown, Busti, Carrol, Ellicott, Ellington, Gerry, Harmony, Kiantone, North Harmony, and Poland.

How to Apply

New members: applications are completed in person at a branch — no appointment needed. Bring two forms of valid ID and we will start together. Most are finished in a single visit.

Current members: download the loan application PDF, complete it, and send it in or bring it in.

What to Bring

Opening a Membership or Account	Applying for a Loan
· Two forms of valid ID	· Two forms of valid ID
· Social Security number	· Two recent pay stubs (or proof of income)
· Proof of address (utility bill or lease)	· Vehicle loans: dealer invoice or VIN, if available
· $25 minimum opening deposit	· Home equity: most recent mortgage statement

Not sure what you will need? Call before you come and we will tell you exactly what to grab.

Visit Us

Jamestown Branch
545 E. Second St, Jamestown, NY 14701
(716) 483-2798 · Fax (716) 483-6136
Mon–Wed 8:30–4:00, Thu–Fri 8:30–5:00

Lakewood Branch
10 Sessions Ave, Lakewood, NY 14750
(716) 483-2265 · Fax (716) 483-2266
Mon–Wed 8:30–4:00, Thu–Fri 8:30–5:00, Sat 9:00–12:00 (drive thru)

ATM available 24/7 · Night drop access 24/7

AFFINITYONE federal credit union

www.affinityonefcu.org

APPLICANT INFORMATION

Primary Member Name:		Account #
Physical Address:		Cell Phone #
		Home Phone #
Social Security #:	Date of Birth:	Email:
Mortgage Payment: $	Balanced Owed on Mortgage: $	Rent: $

EMPLOYER INFORMATION

Present Employer:		Position/Title:
Years with Employer:		Phone#:
Gross Income**: Hourly$	Monthly$	Other Income**:
Full Time :	Part Time Hours:	Bankruptcy Filed:
Previous Employer :		Alimony/Child Support:

LOAN REQUEST INFORMATION

Specific Purpose of Loan:				Ideal Payment: $				
Amount Requested:		Add to Current Loan:		Term:				
Payment Type: Month End Transfer:	YES		NO		*DIRECT DEPOSIT:	YES		NO	

* (interest rate deduction may apply)

COLLATERAL OFFERED/ATTACH A PURCHASE ORDER / TITLE

Year:	Make:	Model:
Vin:	Mileage:	Color:

INSURANCE FOR LOAN OFFERED

Temporary Disability	Yes		No		Life Insurance	Yes		No	
Mechanical Repair Coverage	Yes		No		GAP Insurance	Yes		No	

CO-APPLICANT INFORMATION

Full Name:		Account #
Address:		Phone#
Social Security#:		Date of Birth:
Present Employer:		Work #
Gross Income**Hourly $	Monthly $	Years at this address:

**Verification of Income may be required. Alimony and child support does not have to be revealed if the applicant does not want the credit union to consider it.

I hereby certify that all the statements made are true and submitted for the purpose of obtaining credit. I have no other debts. I also acknowledge receipt of the Equal Opportunity Act Notice. "In considering this application the loan officer may request a report from outside reporting agencies. We may ask for a reporting agency or for other such reports in connection with renewal or continuation for which you're applying. If you request it, we will tell you whether or not we ask for such reports and if we have the names and addresses of the agencies. I acknowledge notice of this disclosure under article 25 of NYS General Business Law.

Signature of Applicant:	Date:
Affinity One Staff Witness:	Date:
I understand that by signing this statement, I will become responsible for this debt should the applicant be delinquent Signature of Co-Applicant:	Date:
Affinity One Staff Witness:	Date:

FOR CREDIT UNION USE ONLY

Approved by Loan Officer: ________________________________Date_________

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(Office use only. Do not write.)

Distribution Type: ____________________________________

New Loan Amount $ ____________________________________

Note Number: ____________________________________

Loan Officer Comments:

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