



**GEORGETOWN UNIVERSITY
ALUMNI AND STUDENT
FEDERAL CREDIT UNION**

**Personal Credit
Line Application**

Phone (202) 687-8616 · Fax (202) 338-7635

Full Name _____

Credit Line Requested: \$1000 \$2000 \$3000

GUASFCU Account Number _____

Period (months) Revolving

Social Security Number _____

Are you a citizen of the United States of America? _____

G'town School _____

If not, are you a permanent resident? _____

Graduation Date ____/____/____

Date of Birth ____/____/____

Processing Decision: Standard Rush Overnight

Mother's Maiden Name _____

CONTACT INFORMATION

Local Address _____

Street City State Zip Code

Local Phone (____) _____

Work Phone (____) _____

Permanent Address _____

Street City State Zip Code

Permanent Phone (____) _____

Father's Full Name _____

Father's Phone (____) _____

Address _____

Street City State Zip Code

Mother's Full Name _____

Mother's Phone (____) _____

Address _____

Street City State Zip Code

Name of nearest relative not in above household(s) _____

Address _____

Street City State Zip Code

Phone (____) _____

OUTSTANDING LOANS AND CREDIT CARDS

Please list all outstanding loans and credit cards, including deferred and student loans, as well as the terms of each loan.

| Institution | Original Amount | Current Balance | Date of 1 st Payment | Monthly Payment |
|-------------|-----------------|-----------------|---------------------------------|-----------------|
| 1. _____ | \$ _____ | \$ _____ | _____ | \$ _____ |
| 2. _____ | \$ _____ | \$ _____ | _____ | \$ _____ |
| 3. _____ | \$ _____ | \$ _____ | _____ | \$ _____ |
| 4. _____ | \$ _____ | \$ _____ | _____ | \$ _____ |
| 5. _____ | \$ _____ | \$ _____ | _____ | \$ _____ |

EMPLOYMENT INCOME

Please complete the following section regarding current employment. Please supply your two most recent pay stubs, employment offer acceptance letter, or financial aid award letter for verification of income/expense coverage. Income/expense coverage verification is required for credit approval.

Current Employer _____

Address _____
Street City State Zip Code
Position _____ Gross Monthly Pay \$ _____
Supervisor _____ Net Monthly Pay \$ _____
Date Started _____ Will this job continue for the life of the loan? _____
Is this work-study? _____ If not, what is the expected termination date? _____

Current Employer _____

Address _____
Street City State Zip Code
Position _____ Gross Monthly Pay \$ _____
Supervisor _____ Net Monthly Pay \$ _____
Date Started _____ Will this job continue for the life of the loan? _____
Is this work-study? _____ If not, what is the expected termination date? _____

ADDITIONAL INCOME

Please list any additional income or benefits, including parental allowance, stock dividends, bond interest, etc., and attach copies of verification. A notarized letter is required to verify parental allowance, and may be required to verify other benefits as well. Alimony, separate maintenance, and child support need not be revealed unless you desire them to be considered in determining credit worthiness.

| Source of Income | Monthly Amount | Expiration Date |
|------------------|----------------|-----------------|
| 1. _____ | \$ _____ | _____ |
| 2. _____ | \$ _____ | _____ |
| 3. _____ | \$ _____ | _____ |

MONTHLY EXPENSES

Please estimate your monthly expenses. If any expense is paid by another party, you must provide a notarized letter from that party that clearly states they cover payment of the specific expense.

| | |
|---------------------------|---|
| Rent/Housing \$ _____ | If none, do you live on campus? _____ |
| Health Insurance \$ _____ | If none, are you covered on another policy? _____ |
| Auto Insurance \$ _____ | If none, do you have a car? _____ |
| Food \$ _____ | Are you on a meal plan/which one? _____ |
| Utilities \$ _____ | Phone Bill \$ _____ |
| Entertainment \$ _____ | Clothing \$ _____ |
| Education \$ _____ | Miscellaneous/Other \$ _____ |

ADDITIONAL INFORMATION

1. After completion of this application, you may attach a separate letter with additional information that you wish the GUASFCU Credit Committee to consider. This can include an explanation for items on your credit report or anything you think may be useful in processing your application.
2. Please attach invoice of car purchase if available showing value of auto.
3. There are three options for the speed of processing for a loan. A Standard Decision will be given in 5 business days, provided all necessary information is given to the Credit Committee, and a \$10 fee will be applied. A Rush Decision will be given in 2 business days, provided all necessary information is given to the Credit Committee, and a \$20 fee will be applied. An Overnight Decision will be given the next business day, provided all necessary information is given to the Credit Committee by the end of the business day, and a \$30 fee will be applied.

How did you hear about our loan program? Please select all that apply:

First place I thought to come Former GUASFCU intern GUASFCU Website
 Previously had a loan with GUASFCU Flyer Other _____

YOU MUST COMPLETE AND SIGN THE DISCLOSURE THAT FOLLOWS

DISCLOSURE

In this application, the words "I", "me", "my", "mine", and "we" mean each and all of those who sign below. The words "you" and "your" mean the Georgetown University Alumni and Student Federal Credit Union (GUASFCU). The word "PCL" means Personal Credit Line.

I hereby apply for a Personal Credit Line (PCL) with a maximum credit line which the GUASFCU will approve for me under the terms and conditions disclosed in the attached Truth-In-Lending Disclosure Statement and Note. I hereby authorize you, any credit bureau, or any other investigative agency to obtain any and all information necessary to evaluate this application and any update, renewal, or extension of credit you may extend to me. I hereby authorize the references herein to release statements or any other data pertaining to my credit and financial responsibility. There are three options for the speed of processing for a loan. A Standard Decision will be given by Sunday of any week, provided all necessary information is given to the Credit Committee by Wednesday of the week, and a \$10 fee will be applied. A Rush Decision will be given by Friday of any week, provided all necessary information is given to the Credit Committee by Wednesday of the week, and a \$20 fee will be applied. An Overnight Decision will be given the next business day, provided all necessary information is given to the Credit Committee by the end of the business day, and a \$30 fee will be applied. If I request, you will inform me whether any credit report was requested, and, if so, the name and address of the consumer reporting agency which furnished the report. I hereby authorize you to obtain and Georgetown University to release a copy of my student account bill and my financial aid award letter. I understand that you are required to render a decision upon the PCL application within thirty days of the date on this disclosure. I also understand that if I am unable to supply all the information required in this application and additional information which you may require to render a decision, you will have no choice but to deny this PCL application. I hereby certify that all the statements on this application are true and accurate, that I answered all the questions in full, and that I understand that false or incomplete information will void this application. I further certify that any additional information I have provided in written or oral form, signed or unsigned, to any of your representatives is true and accurate. It is a federal offense to knowingly make a false statement or report, or willfully overvalue any security for the purpose of influencing the action of a Federal Credit Union. The GUASFCU is required by law to report any such occurrences to the Federal Bureau of Investigation under the provisions of Title 18, U.S. Code, Section 1014. Violators shall be fined not more than \$5,000, or imprisoned not more than two years, or both. I have read this disclosure and understand and agree to all terms, conditions, and requirements here stated.

Applicant Signature _____

Date this _____ day of _____, 20_____