



Loan Application

430 South Fourth Street
 Reading, PA 19602
 (610) 374-8351 or (800) 451-3477

Application #:

Account Number:

Date:

Open-end credit applied for:

Visa Card Limit Requested: \$ _____ # of cards: _____
 Visa Increase Limit Requested: \$ _____ # of cards: _____
 Visa share secured Limit Requested: \$ _____ # of cards: _____

 Express Line of Credit Limit Requested: \$ _____
 Express Line of Credit Increase: \$ _____

Closed-end credit applied for:

Type: New Auto Used auto
 Home equity Signature
 Share secured Other

 Amount requested: \$ _____ Term: _____
 Purpose: _____
 Collateral offered: _____

Method of Payment (Not including Visa): Payroll deduction Transfer Savings Checking Coupon
 Frequency of Payment: Weekly Bi-weekly Semi-monthly Monthly

Borrower

Co-Borrower

First Name, MI, Last Name			First Name, MI, Last Name		
Social security #	Home Phone	Birth date	Social security #	Home Phone	Birth date
Current Street Address			Current Street Address		
City, State, Zip	Driver's License #		City, State, Zip	Driver's License #	
Do you Own/rent/board	Monthly payment	# dependents	Do you Own/rent/board	Monthly payment	# dependents
Homeowner(s) please indicate all names of owners			Homeowner(s) please indicate all names of owners		
Estimated value of home	Mortgage company		Estimated value of home	Mortgage company	
Current employer			Current employer		
Type of business	Employee ID		Type of business	Employee ID	
Employer's address			Employer's address		
Employer's phone	Hire date	Position	Employer's phone	Hire date	Position
Supervisors name	Salary (annually)		Supervisors name	Salary (annually)	
Other income*			Other income*		
Are you obligated to pay alimony, child support or separate maintenance payments <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, monthly amount			Are you obligated to pay alimony, child support or separate maintenance payments <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, monthly amount		

*Notice: Alimony, child support or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered as a basis for repayment on this loan request.

I represent that all statements made in this application are true and made for the purpose of obtaining credit. I understand you will retain this application and any other credit information whether or not it is approved. I authorize you to check any credit and employment history. If any loan request is cancelled by me, a \$5.00 cancellation fee plus any fees incurred with the loan request will be deducted from my share account. If applying for a Visa credit card(s), I understand that if I do not qualify for a Platinum Plus or Platinum Visa credit card(s), I may qualify for a Classic Visa credit card. If this application is approved and Visa credit card(s) granted, the undersigned agrees to be bound by the Visa credit card(s) terms and conditions and all amendments.

Borrower Signature	Date	Co-borrower Signature	Date
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Pledge of Shares: If issued a Visa credit card(s), I grant and consent to a lien on my shares with Riverfront Federal Credit Union (except IRA accounts) and any dividends due or to become due to me to the extent I owe on any unpaid Visa balance. In the event I default, you may apply these shares and deposits as payment of all outstanding balances, including costs of collection and reasonable attorney's fees.

Borrower Signature	Date	Co-borrower Signature	Date
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