



iTHINK Financial Credit Union  
 P.O. Box 5090, Boca Raton, FL 33431-0890  
 800.873.5100 • www.ithinkfi.org • serviceplus@ithinkfi.org

**LOAN APPLICATION AND AGREEMENT TO TERMS**

Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete Applicant sections if only the applicant's income is considered for loan approval.

Joint Credit: Complete Applicant and Co-Applicant sections if your co-applicant will be contractually liable for repayment of the loan. By signing this application, you state that you intend to apply for joint credit.

Member #:
-----------

**A. Please check below to indicate the type of account(s) and type of credit for which you are applying**

Vehicle Loan      Credit Card      Term Loan      Recreational Vehicle      Other

Amount Requested \$ \_\_\_\_\_

Purpose: \_\_\_\_\_

**SEE IMPORTANT INFORMATION ABOUT CREDIT CARDS**

B. Applicant			Co-applicant		
Name (First-Initial-Last)	Social Security #	Date of Birth	Name (First-Initial-Last)	Social Security #	Date of Birth
Present Address (Street - City - State - Zip)	Years/Months at this address	Own Rent	Present Address (Street - City - State - Zip)	Years/Months at this address	Own Rent
	Monthly Payment (Mortgage/Rent)	\$		Monthly Payment (Mortgage/Rent)	\$

**C. Employment income**

Name and address of employer	Hire Date	Name and address of employer	Hire Date
Gross Income \$ _____ (Per month)		Gross Income \$ _____ (Per month)	
OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	

**D. Security interest. By signing this application, you agree to the following:**

**THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.**

IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

If you are applying for a Consumer Lending Plan, you also agree to the following: You grant a security interest in any and all property that you purchase or otherwise pledge for those loans. This means we will have a lien on that property and may seize and sell the property if you are in default on any loan under this Plan. You understand and agree that the property will be described on the Advance Receipt that you receive at the time of the advance, and that this collateral description is incorporated as a valid part of granting this security interest. You understand and agree to the security interest even though the property will be described at a later date and even though you do not sign the Advance Receipt.

**E. Loan Application and Consumer Lending Plan Signatures and Agreement to Terms**

All the information in this application is true. You understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. We have your permission to check it. We may retain this application even if not approved. You understand that we may receive information from others about your credit and we may answer questions and requests from others seeking credit or experience information about you or your accounts with us. If this application is approved, you agree to honor the provisions of the credit card agreement covering your account or loan. (If this application is for two of you, this statement applies to both of you.)

Consumer and Credit Report Authorization. By signing this Application, You authorize us to obtain your consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing your accounts or taking collection action or for additional loan requests on the account. You authorize us to receive and review other information about you, such as your employment and income information, from third-parties or consumer reporting agencies.

**IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying information.

If your Consumer Lending Plan loan application is approved, by signing below, you agree to the following terms:

Acknowledgement: You acknowledge that you have read, understand and accept the terms and conditions of the Consumer Lending Plan, Credit Agreement and Security Agreement, and have received copies of these documents. You also understand that you will receive a Truth-in-Lending Statement at the time of a single-disbursement advance, and at the time that you open a revolving subaccount. You agree to be bound by all Advance Receipts or similar documents and the Truth-in-Lending Statements, and understand that by endorsing any advance proceeds check, or by otherwise accepting, using or accessing your advance proceeds, you are bound to the aforementioned documents.

NOTICE TO CONSUMER: THIS IS A CONSUMER CREDIT TRANSACTION. (A) DO NOT SIGN ANYTHING BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (B) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (C) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

CAUTION- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER'S SIGNATURE	DATE
X	

CO-BORROWER'S SIGNATURE	DATE
X	