



12800 Townsend Road
Philadelphia, PA 19154-1003
(215) 934-3500 in Philadelphia
(800) 832-PFCU in other areas
(215) 934-4000 TDD
NMLSR ID # _____



Master Application

Must be Completed in Ink.

NOTICE TO MARRIED APPLICANTS:
YOU HAVE THE RIGHT TO APPLY FOR A SEPARATE ACCOUNT IN YOUR NAME.

LOAN ORIGINATOR NAME AND NMLSR ID #	Account Number
I/We Would Like a Loan of	
For the Following Purpose	
Security Offered	

CHECK TYPE OF CREDIT REQUESTED

Individual Credit: Complete sections **A, B, D, E,** and **F** if only the applicant's income is considered for loan approval. Complete sections **A, B, C, D, E,** and **F** (1) if the income from alimony, child support, or separate maintenance, or your co-applicant's income is also considered for loan approval, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, and WI.

Joint Credit: Complete sections **A, B, C, D, E,** and **F** if your co-applicant will be contractually liable for repayment of the loan and initial below:
We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

APPLICANT'S PERSONAL INFORMATION

PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.

Name (First, Initial, Last)		Married		Unmarried		Separated	
Present Address (Street, City, State, Zip)							How Long?
Previous Street Address (If present address less than two years)				City		State Zip	
Date of Birth		Home Phone Number		Social Security Number		Driver's License Number and State	

INFORMATION REGARDING APPLICANT

Present Employer's Name		City, State, Zip		Length of Employment	
Occupation	Supervisor's Name		Work Phone & Extension	Monthly Gross Income	
Previous Employer's Name			City, State, Zip		How Long?
Occupation			Total Monthly Gross Income		
OTHER INCOME NOTICE: Do not list alimony, child or spousal support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.			Source of Other Income	Amount	Total Monthly Gross Income

INFORMATION REGARDING CO-APPLICANT NON-APPLICANT SPOUSE/OTHER CO-SIGNER

Name (First, Initial, Last)		Social Security Number		Date of Birth		Home Phone Number	
Present Address (Street, City, State, Zip)						Driver's License Number and State	
Present Employer's Name			City, State, Zip			Length of Employment	
Occupation	Supervisor's Name		Work Phone & Extension	Monthly Gross Income			
Previous Employer's Name			City, State, Zip		How Long?	Occupation	
OTHER INCOME NOTICE: Do not list alimony, child or spousal support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.			Source of Other Income	Amount	Total Monthly Gross Income		

LIST ALL EXISTING DEBTS OF APPLICANT (and Co-Applicant or Non-Applicant Spouse/Other if any part of section C is applicable)

Name and Address of Creditor	Purpose or Account No.	Original Amount	Present Balance	Monthly Payment

List Alimony, Child Support or Child Care Paid Monthly

Do Not Omit Any Debts! If More Space is Needed, Use Page 2 or Separate Sheet. Incomplete Applications Cannot Be Processed.

If you Answer "Yes" to Any of These Questions, Provide Details on Page 2.

Are any of your debts past due?	Have you ever had your Auto, Furniture or Property repossessed?	Have you or your Co-Applicant ever declared bankruptcy?	Are you currently a Co-Maker, Endorser or Guarantor on a loan?
Yes No	Yes No	Yes No	Yes No

CONTINUE APPLICATION ON PAGE 2 - SIGN PAGE 2 OF THE APPLICATION BEFORE SUBMITTING.

LIST ALL ASSETS OF APPLICANT (and Co-Applicant or Non-Applicant Spouse/Other if any part of section C is applicable)		
Applicant's Checking Amt.	Name and Address of Applicant's Bank or Financial Institution	
Applicant's Savings Amt.	Name and Address of Applicant's Bank or Financial Institution	
Co-Applicant's Checking Amt.	Name and Address of Co-Applicant's Bank or Financial Institution	
Co-Applicant's Savings Amt.	Name and Address of Co-Applicant's Bank or Financial Institution	
DESCRIPTION (I.E., AUTO, STOCK, REAL ESTATE, ETC.)	MARKET VALUE	PLEDGE AS COLLATERAL FOR ANOTHER LOAN?
		Yes No
		Yes No
		Yes No

REFERENCES						
First Reference	Name (Last, First)	City	State	Zip	Phone Number	Relationship
Second Reference	Name (Last, First)	City	State	Zip	Phone Number	Relationship

SIGNATURES									
LOAN APPLICATION SIGNATURES									
Please Read Before Signing:									
<p>All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a crime to knowingly make a false statement on this application. You have my permission to verify any information contained in this application from any source named in this application. You may retain this application even if not approved. I understand that you may receive information from others about my credit history and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the Home Equity Credit Line Agreement and Truth-in-Lending Disclosure Statement or the Closed-end Note, Disclosure, and Loan Agreement covering my loan. (If this application is for two of us, this statement applies to both of us.)</p> <p><i>Applies to HELOCs only:</i> I acknowledge receipt of a copy of the HomeEquity Credit Plan Predisclosures and Handbook entitled "What You Should Know About Home Equity Lines of Credit."</p>									
IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT									
<p>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 me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.</p>									
<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;">Signature of Applicant</td> <td style="width: 20%;">Date</td> </tr> <tr> <td>X</td> <td></td> </tr> </table>	Signature of Applicant	Date	X		<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;">Signature of Co-Applicant (Where Applicable)</td> <td style="width: 20%;">Date</td> </tr> <tr> <td>X</td> <td></td> </tr> </table>	Signature of Co-Applicant (Where Applicable)	Date	X	
Signature of Applicant	Date								
X									
Signature of Co-Applicant (Where Applicable)	Date								
X									
Have you omitted anything? Remember: Incomplete applications cannot be processed.									

The following information is requested by the Federal Government for loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under Federal regulations this Lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review this material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

Borrower I do not wish to furnish this information	Co-Borrower I do not wish to furnish this information						
Ethnicity: Hispanic or Latino Not Hispanic or Latino	Ethnicity: Hispanic or Latino Not Hispanic or Latino						
Race: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White	Race: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White						
Sex: Female Male	Sex: Female Male						
To be Completed by Interviewer This application was taken by: face-to-face interview by mail by telephone	<table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Interviewer's Name (print or type)</td> <td style="width: 40%;">Name and Address of Interviewer's Employer</td> </tr> <tr> <td>Interviewer's Signature Date</td> <td></td> </tr> <tr> <td>Interviewer's Phone Number (incl. area code)</td> <td></td> </tr> </table>	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	Interviewer's Signature Date		Interviewer's Phone Number (incl. area code)	
Interviewer's Name (print or type)	Name and Address of Interviewer's Employer						
Interviewer's Signature Date							
Interviewer's Phone Number (incl. area code)							