



ESSEX COUNTY TEACHERS FEDERAL CREDIT UNION

125 Franklin Street
Bloomfield, NJ 07003-5730
Phone: (973) 748-8847 • FAX: (973) 748-7806



Application

- HOW TO APPLY
• Please complete front and back of application
• Sign on back page
• Return completed application to credit union
• An incomplete or unsigned application may delay processing

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment.
Joint Credit: Each Applicant must individually complete the appropriate section below.
Guarantor: Complete the Other section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

LOANLINER Account/Loan: Individual Joint Amount Requested \$ Purpose/Collateral:
Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Payment Protection: Single Credit Disability Insurance Single Credit Life Insurance Joint Credit Life Insurance
Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you.

Applicant section: NAME, ACCOUNT NUMBER, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE, BIRTH DATE, HOME PHONE, BUSINESS PHONE, E-MAIL ADDRESS, PRESENT ADDRESS, PREVIOUS ADDRESS, EMPLOYMENT/INCOME, MILITARY, PREVIOUS EMPLOYER.

Other section: Co-Applicant Spouse Guarantor. NAME, ACCOUNT NUMBER, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE, BIRTH DATE, HOME PHONE, BUSINESS PHONE, E-MAIL ADDRESS, PRESENT ADDRESS, PREVIOUS ADDRESS, EMPLOYMENT/INCOME, MILITARY, PREVIOUS EMPLOYER.

