Navy Federal®
Combined Loan Application

Access No. ☐☐☐☐☐☐☐☐☐☐
Savings No. ☐☐☐☐☐☐☐☐☐☐

A. Applicant Information

If you intend to apply for joint credit, Applicant must initial here_____.

Name: First	MI	Last	Suffix	Social Security No. *(SSN)*

Current Home Address: Street If a PO Box, Also Provide a Street Address	City	State	Zip Code	Date of Birth *(MM/DD/YY)*

Active Duty?	If yes, what is your rank?	Home Phone No.	Work Phone No.
☐ Yes ☐ No			

Name of Employer, City/State	Time with Employer	Position
	Yrs. Mos.	

Gross Monthly Income			Other Income
$	☐ BAS/COMRATS_____ ☐ Alimony/Child Sup. _____ ☐ VHA _____ ☐ Part-Time Employment _____	☐ BAQ _____ ☐ Self-Employed _____ ☐ Retirement Pay _____	**Other Income:** Alimony, child support, or separate maintenance income need not be disclosed unless Applicant chooses to have such income considered.

If part-time income is listed, give name and city/state of employer or source.	Time with Employer	Work Phone No.
	Yrs. Mos.	

Housing Information	Monthly Payment	Mother's Maiden Name
☐ Mortgage ☐ Own ☐ Renting ☐ Government Quarters	$	

Name and Address of Nearest Relative Not Living with You	Relationship	Phone No.

B. Type of Loan

☐ **Checking Line of Credit** *(You must have a checking account.)*
My desired Checking Line of Credit amount is $ _____ ($500 minimum, $15,000 maximum, increases in $500 increments)

☐ I want a Co-applicant—must be a Navy Federal member.

☐ **Credit Card**
☐ Visa®
☐ MasterCard®

☐ *n*Rewards® ☐ *n*Rewards Secured—Requested Limit $_____ *(Minimum $500—Funds will be secured in your primary savings account.)*
☐ Platinum ☐ **GO REWARDS®** ☐ Visa Signature® Flagship Rewards (Annual Fee) ☐ *cash*Rewards (Visa Only)

☐ I want a Co-applicant—must be a Navy Federal member.
☐ I want an Authorized User. *(This individual has access to the account but has no responsibility for repayment.)* _____
Authorized User's Name

Refer to the Navy Federal Credit Union Credit Card Disclosure for more information on rates, fees, and other cost information.

☐ **Consumer Loan**
For a share-pledged loan, complete the four blocks to the right.

Amount Needed	No. of Months	Method of Payment	Method of Delivery
$		☐ Automatic Periodic Transfers *(Specific amounts on specific date(s))* ☐ Auto Debit *(Amount due on due date)* ☐ Direct Remittance *(By member vs. automated process)*	☐ By Mail ☐ FedEx *(Fee $5.04)* ☐ P/U at branch *(Name)* _____

Purpose of Loan
☐ Auto ☐ New ☐ Used ☐ Boat ☐ New ☐ Used ☐ Personal Expenses ☐ Refinance Existing Auto Loan ☐ Home Improvements*
☐ Motorcycle ☐ New ☐ Used ☐ Recreation Vehicle ☐ Debt Consolidation ☐ Fully Share Secured

Collateral Description: Year	Make	Model	Collateral Vehicle Identification No. *(VIN)*

Authorized Vehicle Dealer Name and Address

Trade-in?	Make	Year	Finance Co.
☐ Yes ☐ No			

Exact Names in Which to Be Registered	State of Registration

C. Co-applicant Information

If you intend to apply for joint credit, Co-applicant must initial here_____.

Name: First	MI	Last	Suffix	Social Security No. *(SSN)*

Current Home Address: Street If a PO Box, Also Provide a Street Address	City	State	Zip Code	Date of Birth *(MM/DD/YY)*

Active Duty?	If yes, what is your rank?	Home Phone No.	Work Phone No.
☐ Yes ☐ No			

Name of Employer, City/State	Time with Employer	Position
	Yrs. Mos.	

Gross Monthly Income			Other Income
$	☐ BAS/COMRATS_____ ☐ Alimony/Child Sup. _____ ☐ VHA _____ ☐ Part-Time Employment _____	☐ BAQ _____ ☐ Self Employed _____ ☐ Retirement Pay _____	**Other Income:** Alimony, child support, or separate maintenance income need not be disclosed unless Co-applicant chooses to have such income considered.

If part-time income is listed, give name and city/state of employer or source.	Time with Employer	Work Phone No.
	Yrs. Mos.	

Housing Information	Monthly Payment	Mother's Maiden Name
☐ Mortgage ☐ Own ☐ Renting ☐ Government Quarters	$	

Name and Address of Nearest Relative Not Living with You	Relationship	Phone No.

***If your loan application is for the purpose of a home improvement, federal regulations require the following portion of the application to be completed as well as the "For Government Monitoring Purposes" section on the reverse:**

Is the property your principal residence? ☐ Yes ☐ No

Provide postal route and box number of the home to be improved, if there is no street address.	Address: Street	City	State	Zip Code

Please note that condominiums or cooperative apartments are classified as single-residence units.

Does the property consist of five or more residence units? ☐ Yes ☐ No

For Office Use Only

Coll. Value _____ ☐ Plus OLB ☐ Sep. Acct. ☐ Tot. Loan

Date ☐☐ / ☐☐ / ☐☐ Dest. Code ☐☐☐

Federally insured by NCUA.
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Statutory Lien: I/We acknowledge and pledge to Navy Federal a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

Security Interest Specific for Credit Cards: I/We acknowledge and pledge, specifically as a condition of my/our use of the credit card, that I/we have voluntarily granted Navy Federal a security interest in all of my/our individual and joint share accounts at Navy Federal. If my/our credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

Applicant's Initials

Co-Applicant's Initials

Additional Security Interest: I/We acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I/we have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my/our primary residence.

I/We authorize Navy Federal to obtain a consumer credit report in connection with this application for credit. I/We also authorize Navy Federal to obtain consumer credit reports and any other information about me/us for the purposes of increasing the credit line, reviewing or collecting this account, and evaluating my/our creditworthiness.

I/We certify that all statements made by me/us are true and accurate as of the date of this application and understand that any credit granted now or hereafter is made based on these statements.

Optional Loan Protection Plans: Navy Federal offers a variety of optional Loan Protection Plans that may cancel your loan balance or your monthly payments in covered events. Our Payment Protection Plan has multiple options, including protection against loss of life, disability, and involuntary unemployment. Our Guaranteed Asset Protection (GAP) may cancel the outstanding loan balance, after primary insurance settlement is applied, in the event of a total loss of your vehicle. Loan Protection Plans are voluntary, and we will not consider whether or not you elect a program in making our credit decision. You can cancel at any time. If you cancel within 60 days of purchasing a Payment Protection Plan or GAP, we will credit your loan balance for any fees charged for the program. You should carefully read the appropriate Agreement and Disclosure for a full explanation of the terms and conditions of the program. To purchase, please call toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit **navyfederal.org**. Use 1-703-255-8837 for collect international calls. Or, you may visit your nearest Navy Federal branch.

D. Signatures *(Required)*

I request a loan and agree to repay in the number of months indicated. If I am not a Navy Federal member, I will establish membership and open a share account with a minimum deposit of $5. I understand that as a Applicant or Co-applicant, I make myself equally liable with other signers of the note. Section 1014, Title 18, U.S. Code, makes it a federal crime to knowingly make a false statement for the purpose of influencing the action of a federal credit union. I agree that loan funds may be disbursed directly to Applicant.

Applicant Signature	Date *(MM/DD/YY)*
Co-Applicant Signature	Date *(MM/DD/YY)*

Remarks:

E. For Government Monitoring Purposes *Only complete if applying for a home improvement loan.*

The following information is requested by the Federal Government for certain types of 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 you are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under Federal regulations, the 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 information, please check below.

Applicant

☐ I do not wish to provide. | ☐ Male ☐ Female | ☐ Hispanic or Latino ☐ Not Hispanic or Latino | ☐ American Indian or Alaskan Native ☐ Native Hawaiian or other Pacific Islander ☐ Black or African American ☐ White ☐ Asian

Signature of Applicant

Co-applicant

☐ I do not wish to provide. | ☐ Male ☐ Female | ☐ Hispanic or Latino ☐ Not Hispanic or Latino | ☐ American Indian or Alaskan Native ☐ Native Hawaiian or other Pacific Islander ☐ Black or African American ☐ White ☐ Asian

Signature of Co-applicant

To Be Completed by Loan Originator:

This information was provided:

☐ in a face-to-face interview ☐ in a telephone interview ☐ by the applicant and submitted by fax or mail ☐ by the applicant and submitted via email or the Internet

Loan Originator's Signature		Date *(MM/DD/YY)*
Loan Originator's Name	Loan Originator's Identifier	Loan Originator's Phone No.
Loan Originator's Company's Name	Loan Originator's Company Identifier	Loan Originator's Company's Address