

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
- Include a pay stub or other proof of income

TERM REQUESTED: _____

Married Applicants: May apply for a separate account.
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. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

LOANLINER Account/Loan: Individual Joint
(Including ATM/Debit Card Access to the Account if Available)
 Amount Requested \$ _____ Purpose/Collateral: _____
 Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

PAYMENT PROTECTION	Are you interested in having your loan protected? <input type="checkbox"/> Yes <input type="checkbox"/> No If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.
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APPLICANT			
NAME			
ACCOUNT NUMBER			
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE		
AGES OF DEPENDENTS	EMAIL ADDRESS		
BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		LENGTH AT RESIDENCE	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
EMPLOYMENT/INCOME			
NAME AND ADDRESS OF EMPLOYER			
TITLE/GRADE	START DATE	HOURS AT WORK	
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS		
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			
EMPLOYMENT INCOME	OTHER INCOME	Per	Per
\$ _____	\$ _____	<input type="checkbox"/> NET <input type="checkbox"/> GROSS	<input type="checkbox"/> NET <input type="checkbox"/> GROSS
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		WHERE _____ ENDING/SEPARATION DATE _____	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE _____	ENDING DATE _____
REFERENCE			
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP _____	HOME PHONE _____

OTHER		<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER	
NAME			
ACCOUNT NUMBER			
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE		
AGES OF DEPENDENTS	EMAIL ADDRESS		
BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		LENGTH AT RESIDENCE	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
EMPLOYMENT/INCOME			
NAME AND ADDRESS OF EMPLOYER			
TITLE/GRADE	START DATE	HOURS AT WORK	
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS		
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EMPLOYMENT INCOME	OTHER INCOME	Per	Per
\$ _____	\$ _____	<input type="checkbox"/> NET <input type="checkbox"/> GROSS	<input type="checkbox"/> NET <input type="checkbox"/> GROSS
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		WHERE _____ ENDING/SEPARATION DATE _____	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE _____	ENDING DATE _____
REFERENCE			
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP _____	HOME PHONE _____



IRS Buffalo
Federal Credit Union

ConsumerSafe Plus debt protection IRS Buffalo Federal Credit Union

Protect what matters

Life is unpredictable. You worry about life events that could cause you financial hardship – death, disability or involuntary unemployment. Are you as protected as you should be? There are a wide range of unexpected events that could leave you and your family scrambling to pay monthly bills. That's why it is important you take action to safeguard your family against these types of events to ensure loan payments can be made on time. That's where optional ConsumerSafe Plus debt protection comes in. Under the ConsumerSafe Plus debt protection program, your loan balance may be canceled or your monthly loan payments canceled without penalty or added interest. You benefit from the peace of mind knowing you and your credit rating are protected – and most importantly – that your family is protected.

Designed with you in mind

More than ever, we all worry about things that might happen tomorrow. ConsumerSafe Plus debt protection provides an important sense of financial security – knowing your loan will not become a burden to you in times of hardship.

Cancel at any time

You may cancel ConsumerSafe Plus debt protection at any time. If you do so within the first 30 days, we will refund any fees already paid.

Want to learn more?

Talk to a representative today by calling **716.854.3714** to learn the details about our Consumer Safe Plus debt protection program.



IRS Buffalo
Federal Credit Union

130 S Elmwood Ave., RM 147
Buffalo, NY 14202

www.irsbfcu.org

Availability and plan options

ConsumerSafe Plus debt protection is available for consumer loans, home equity loans, and credit cards. Choose from the plan options listed below:

	Available coverage			Cost	
	Death	Disability	Involuntary unemployment	Rate per \$1,000 of outstanding balance	
				Single	Joint
Plan 1	X	X	X	\$2.69	\$4.86
Plan 2	X	X		\$1.57	\$2.76
Plan 3	X			\$0.71	\$1.13

Definitions of coverage

If you meet eligibility requirements and conditions, debt protection will provide the following benefits:

Death protection helps your family get back on their feet financially with the cancellation of your loan

- **All plans:** Cancels the remaining loan balance as of date of death (up to \$75,000).

Disability protection cancels your loan payments for a period of time as you regain your health and earning capacity

- **Plans 1 & 2:** Cancels up to six payments per occurrence (aggregate maximum of \$15,000, up to \$1,000 per month)

Involuntary unemployment protection helps ensure your loan payment will be taken care of as you search for new employment

- **Plan 1:** Cancels up to three payments (aggregate maximum \$15,000, up to \$1,000 per month)

Disclosures

This product is optional. Your purchase of debt protection is optional. Whether or not you purchase this product will not affect your application for credit or the terms of any existing credit agreement you have with us.

Additional disclosures. We will give you additional information before you are required to pay for debt protection. This information will include a copy of the contract containing the terms and conditions of debt protection.

Eligibility requirements, conditions, and exclusions. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving debt protection benefits. You should carefully read your debt protection contract for a full explanation of the terms and conditions of the debt protection program.