HOW TO APPLY	Please complete front and back of application TERM REQUESTED:									
Individual Credit: You m 1. you live in or the prope 2. your spouse will use th 3. you are relying on yo complete the Other se Joint Credit: Each Applic	erty pledge are account our spouse action to the cant must i	ete the Applica d as collateral i , or s income as a e extent possib ndividually co	Int section about yourself and s located in a community pro- a basis for repayment. If yo le about the person on whose mplete the appropriate section a guarantor on an account/lo	perty state (AK, AZ, CA, u are relying on income e payments you are relyi on below. If Co-Borrower	, ID, LA, NM e from alimo	l, NV, TX, WA, WI) ony, child support,	or separate maintenance,			
LOANLINER Accoun (Including ATM/Debit Car Amount Requested \$ Repayment: Payroll D	d Access t	o the Account								
PAYMENT PROTECTION Are you interested in having your loan protected? Yes 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.										
APPLICANT				OTHER		O-APPLICANT				
NAME				NAME						
ACCOUNT NUMBER				ACCOUNT NUMBER						
SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE SOCIAL SECURITY NUMBER					ER	DRIVER'S LICENSE NUMBER/STATE				
AGES OF DEPENDENTS EMAIL ADDRESS AGES OF DEPENDENTS EMAIL ADDRESS										
BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT. BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EX						BUSINESS PHONE/EXT.				
PRESENT ADDRESS (Street - City - State - Zip)			PRESENT ADDRESS (Street - City - State - Zip)							
PREVIOUS ADDRESS (Street - City - State - Zip)			PREVIOUS ADDRESS (Str	OWN RENT						
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:				COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:						
EMPLOYMENT/INCOME				EMPLOYMENT/INC		······································	,			
NAME AND ADDRESS OF EMPLOYER	_			NAME AND ADDRESS OF EMPLOYER						
TITLE/GRADE	STA	RT DATE	HOURS AT WORK	TITLE/GRADE		START DATE	HOURS AT WORK			
SUPERVISOR'S NAME	IF SE	LF EMPLOYED, T	PE OF BUSINESS	SUPERVISOR'S NAME		IF SELF EMPLOYED, T	YPE OF BUSINESS			
REVEALED IF YOU DO NOT CHO		VE IT CONSIDERE		REVEALED IF YOU DO NO		O HAVE IT CONSIDERE				
EMPLOYMENT INCOME \$ Per NET GROSS		OTHER INCOM \$ SOURCE	E Per	EMPLOYMENT INCOME P INET GROSS	er	OTHER INCOM \$ SOURCE	E Per			
MILITARY: IS DUTY STATION THE	RANSFER EX	PECTED DURING	NEXT YEAR? YES NO	MILITARY: IS DUTY STAT WHERE	ION TRANSFEI	R EXPECTED DURING	NEXT YEAR? YES NO SEPARATION DATE			
PREVIOUS EMPLOYER NAME A	ND ADDRES	S IF EMPLOYED LE	SS THAN STARTING DATE	PREVIOUS EMPLOYER NA	AME AND ADD	RESS IF EMPLOYED L	ESS THAN STARTING DATE			
			ENDING DATE				ENDING DATE			
DEFEDENCE			RELATIONSHIP	DEFEDENCE			RELATIONSHIP			
REFERENCE	EST REI ATIN	E NOT LIVING WI		REFERENCE NAME AND ADDRESS OF	NEAREST REI	LATIVE NOT LIVING WI	TH YOU HOME PHONE			

LOANLINER.

Application

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE PRESENT		ALANCE MONTHLY PAYMENT				OWED E	BY OTHER		
				\$		\$					
				\$			\$				
				\$			\$				
				\$		\$					
				\$		\$					
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				\$		\$					
				\$		\$					
				\$		\$					
LIST ANY NAMES UNDER WH	IICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHI	ECKED:	TOTALS	\$		\$					
									_		
WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUT	ION	MARKET V	ALUE	PLEDGE FOR /		COLLATI			CANT	BY OTHER
			\$		Y	ΈS		NO			
			\$		Y	ΈS		NO			
			\$		Y	ΈS		NO			
			\$		Y	ΈS		NO			
			\$		Y	ΈS		NO			
			\$		Y	ΈS		NO			
			\$		Y	ΈS		NO			
			\$		Y	ΈS		NO			
CONFIRMED UNDER CHA 3. IS YOUR INCOME LIKELY	VE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR APTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED I TO DECLINE IN THE NEXT TWO YEARS? CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? ers Obligated on Loan): TO WHOM (Name	IN THE LAST 7				Γ?	_		_		
credit reporting agencie	OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors available to all creditworthy customers, and that is maintain separate credit histories on each individual nio Civil Rights Commission administers compliance	decree, o or the ac account c	or has actual k count is opene or loan with yo incurred in th	nowledge ed. (2) Ple ur spouse	of its t ease sig e. The c	erms in if redit	s, befoi you ai being	re the re not applie	cred t app ed fo	lit is g lying r, if g	granted for this ranted,
WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union											
	SIGNA	TURES									
to the best of your complete listing of wha will notify us in writin obtain credit reports ir any update, increase	ything you have stated in this application is correct knowledge and that the above information is a at you owe. If there are any important changes you ing immediately. You authorize the Credit Union to n connection with this application for credit and for a, renewal, extension or collection of the credit	in this a request, t bureau fr willfully an application	You understar pplication and he Credit Unio om which it r nd deliberately n.	your cre on will tell received a	edit rep you the a credit	ort t e nai rep	o mak me and ort on	ke its d addi you.	deci ress It is	sion. of any a cr	If you credit ime to
X	(SEAL)	Х					(S	EAL)			
APPLICANT'S SIGNATURE	DATE	OTHER SIGN	NATURE						DATE		
	FOR CREDIT UN										
Df (A	PPROVED APPROVED SIGNATURE LI LIMITS: \$ \$ dverse Action Notice Sent)	NE OF CREDIT	OTHER \$		OTHER \$				BT RAT FORE	IO/SCO AF	ORE TER
LOAN OFFICER COMMENTS: SIGNATURES:											
Х		X									
	DATE										DATE



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 Consumer Safe 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.





130 S Elmwood Ave., RM 147 Buffalo, NY 14202 www.irsbflofcu.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:

	Ave	ailable cove	Cost			
	Death	Disability	Involuntary unemployment	Rate per outstandin		
				Single	Joint	
Plan 1	Х	Х	х	\$2.69	\$4.86	
Plan 2	Х	х		\$1.57	\$2.76	
Plan 3	Х			\$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.