



**THE UNITED METHODIST CREDIT UNION**

Phone: (804)672-0200  
 Fax: (804) 672-0444  
 www.tumcu.org  
 Email: creditunion@tumcu.org

# SnapLoan Application

Educational Line of Credit  
 (Not a federal or state program)

Amount Requested \$ \_\_\_\_\_

The United Methodist Credit Union(TUMCU) membership required. Current members complete and sign this page only. Member Account Number \_\_\_\_\_.  
 If not a TUMCU member, complete and sign both this page and the membership application on the next page.

<b>Applicant Name</b> (Last - First- Middle)			<b>Co-Applicant Name</b> (Last - First- Middle) Relationship to Applicant _____		
Street Address _____ Own ___ Rent ___			Street Address _____ Own ___ Rent ___		
City, State, Zip		Driver's License No:	City, State, Zip		Driver's License No:
Home Phone	Cell Phone	Social Security Number	Home Phone	Cell Phone	Social Security Number
Email Address		Date of Birth	Email Address		Date of Birth
Employer Name and Address			Employer Name and Address		
Position		Start Date	Position		Start Date
Business Phone	Gross Monthly Salary	Other Income*	Business Phone	Gross Monthly Salary	Other Income*

\*Alimony, child support and separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this debt.

Name and address of nearest relative not living with you \_\_\_\_\_ Phone: \_\_\_\_\_

What You Owe	Creditor Name (attach additional sheet if necessary)	Present Balance	Monthly Payment	Owed By	
				Applicant	Co-Applicant
Rent/1st Mortgage		\$	\$		
2nd Mortgage		\$	\$		
Auto Loan		\$	\$		
Credit Card		\$	\$		
Other		\$	\$		

What You Own	List Location of Property or Financial Institution	Market Value	Collateral For Another Loan		Owned By	
			Yes	No	Applicant	Co-Applicant
Home		\$				
Auto		\$				
Savings		\$				
Other		\$				

Other Information	If you answer "yes" to question 2 or 3, explain on an attached sheet.	Applicant		Co-Applicant	
		Yes	No	Yes	No
1. Are you a U.S. Citizen or permanent resident alien?					
2. Are you a co-maker, co-signer or guarantor on any other loan or contract?	For whom _____ To Whom _____				
3. Do you currently have any outstanding judgments or have you ever filed for bankruptcy, had a debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit?					

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You certify that proceeds will be used for educational related purposes only. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application. See SnapLoan fact sheet for more details.

X \_\_\_\_\_ X \_\_\_\_\_  
 APPLICANT'S SIGNATURE DATE CO-APPLICANT'S SIGNATURE DATE

**TUMCU Membership and Account Information** (If you are not a current TUMCU member, you must also complete and sign this page)

**Membership Eligibility:**

Member / employee of a United Methodist Church or organization in the conferences we serve\*. Church/Org name \_\_\_\_\_  
 Immediate family member of a current TUMCU member . Name of family member \_\_\_\_\_  
 Student attending a United Methodist affiliated schools . Name of school \_\_\_\_\_

**Account Ownership**

Applicant Only       Applicant Joint w/Co-Applicant       Applicant Joint w/Other Person

Joint Owner: \_\_\_\_\_ Social Security Number \_\_\_\_\_  
Address: \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
Driver's License Number: \_\_\_\_\_

**Account Type**

To become a TUMCU member, you must maintain a share/savings account with a minimum opening deposit of \$5.00  
**TUMCU is making this \$5.00 deposit on your behalf** and enrolling you to receive e-statements.

Please check if you would also like to open a  **Secure Checking Account** (terms, conditions and monthly fee apply)  **Overdraft Protection**

**TIN Certification and Back –Up Withholding Information**

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7). (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Complete a W-8 BEN if you are not a U.S. person. If a W-8 BEN is completed, your signature does not serve to certify this section.

**Authorization**

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge a copy of the agreements and disclosures applicable to the accounts and services requested herein will be or has been provided to me and is available on www.tumcu.org. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge a copy of the Electronic Fund Transfers Agreement and Disclosure will be or has been provided to me. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

X \_\_\_\_\_  
Primary Owner Signature

X \_\_\_\_\_  
Joint Owner Signature

Applicant and Joint Owners must send a copy of a valid driver's license or government issued identification with this membership application.

Email: creditunion@tumcu.org  
Mail to: The United Methodist Credit Union  
P.O. Box 9798  
Henrico, VA 23228

\*Serving the United Methodist Conferences of North Carolina, Virginia, Western North Carolina, West Virginia and Baltimore-Washington(churches and organizations)

TUMCU Use Only