America's First Federal Credit Union
1200 Fourth Avenue North • Birmingham, AL 35203
Local 205-320-4000 or Toll Free 1-800-633-8431

Loan Advance Application

LOANS BY FAX, PHONE, MAIL:
FAX: 1-800-441-4643 B'HAM 320-4166
PHONE: 1-800-272-6489 NATNL 1-800-633-8431
MAIL: P.O. BOX 11349 B'HAM, AL 35202
E-MAIL: WWW.AMFIRST.ORG

1 COMPLETE

AMOUNT
ACCOUNT #

Vehicle Pre-Approval ☐ Boat ☐
Line Of Credit ☐ Unsecured ☐
Vehicle ☐ HELOC ☐
Credit Card ☐ Other ☐

Repayment Plan Payroll ☐ Flash Pay ☐ Coupon ☐
Payment Protection Plan Life ☐ Jt. Life ☐ Disab. ☐
Complete for Joint Credit, Secured Credit or if You live in a community property state. Married ☐ Separated ☐ Unmarried ☐

2 APPLICANT INFORMATION

There are costs associated with the use of any Credit Card issued to You by Us. You may request specific information about these costs by contacting Us by telephone at (800) 633-8431 or by writing Us at P.O. Box 11349, Birmingham, AL 35202.

NAME Social Security Number	**CO-APPLICANT NAME** Social Security Number
Address - Street How Long?	Address - Street How Long?
City County State Zip	City County State Zip
Phone No. Family Size by # Drivers Lic. No. State Date of Birth	Phone No. Family Size by # Drivers Lic. No. State Date of Birth
Previous Address Street, City, State, Zip How Long?	Previous Address Street, City, State, Zip How Long?

3 EMPLOYMENT AND INCOME INFORMATION

EMPLOYER Phone No. Position How Long?	**CO-APPLICANT EMPLOYER** Phone No. Position How Long?
Address Gross Annual Salary $ Mo. Gross Income $	Address Gross Annual Salary $ Mo. Gross Income $
Previous Employer Name Address Position How Long?	Previous Employer Name Address Position How Long?

**** NOTICE:** Alimony, child support, or separate maintenance income need not be revealed if You do not choose to have it considered.

Source of Additional Income ** Mo. Gross $ No. Yrs.	Source of Additional Income ** Mo. Gross $ No. Yrs.

4 ASSETS

Checking Account with	Balance $	Auto Make / Year	Value $	Boat Make / Yr / Length	Value $
Savings / Certificate with	Balance $	Auto Make / Year	Value $	Other Asset	Value $

RESIDENCE Name of Mtg. holder or Landlord Own ☐ Buy ☐ Rent ☐ Other ☐	Original Cost	Market Value	Interest Rate	Balance	Mo. Pmt
List 2nd Mtg. or Other Real Estate Owned					

5 CREDITORS

List All Other Debts, Include Auto, VISA, M/Card, Bank Loan, Store Accounts	Orig. Amt. Credit Limit	Int. Rate	Balance	Mo. Pmt
Child Support / Childcare / Alimony				

If more space is needed to list all debts, please attach a separate sheet. You owe no other debts than those listed above.

6 FINANCIAL

Information for both Applicant and Co-Applicant

	Yes	No
Do You have any garnishments or legal proceedings or lawsuits?	☐	☐
Have You ever filed for bankruptcy or Chapter 13?	☐	☐
Are You other than a U.S. Citizen or Permanent Resident Alien?	☐	☐
Have You ever had property foreclosed upon or repossessed?	☐	☐

7 REFERENCES

List two relatives not living with you, at different addresses Address Phone No.
Name

8 SIGNATURES

Consumer Credit Applicants: You warrant the truth of the information contained in Your credit application and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Credit Line Account Program or a Credit Card contained in Our Credit Card program, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure and/or Credit Card Agreement And Disclosure, as is applicable. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **If You are issued a credit card, by accepting below, You grant and consent to a lien on Your shares with Us (except IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid credit card balance.**

Home Equity Applicants: You have applied for the loan indicated in Your credit application to be secured by a mortgage or deed of trust on the property described herein, and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. You authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. The original or a copy of this application will be retained by Us, even if the loan is not granted.

You ☐ intend or ☐ do not intend to occupy the property as Your primary residence.

All Applicants: You fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

You hereby acknowledge Your intent to apply for joint credit _____
Applicant's Initials Co-Applicant's Initials

Applicant's Signature Date Other Signature Date

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