



APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.
Type of Credit. Check the type of credit for which you wish to apply.
 Individual credit -- If you are applying for individual credit, complete the Applicant section.
 Joint credit -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.
 You must initial here if you intend to apply for Joint Credit: **X** Applicant **X** Co-Applicant
Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

TYPE OF CREDIT APPLIED FOR:
 Loan Type: Personal Line of Credit (PLOC) Overdraft protection from PLOC Vehicle Stock Other _____
 Payment Method: Cash Payroll Deduction Automatic Payment
 Amount Requested: _____
 Purpose: _____
 Collateral Offered (if applicable): _____

Primary Applicant <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)					
Name (Legal Name) First		Middle		Last	
Home Phone No. *		Cell Phone No. *		Preferred Contact Time: <input type="checkbox"/> Morning <input type="checkbox"/> Afternoon	
Physical Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____		<input type="checkbox"/> Lives with Others		Preferred Contact Method: <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone <input type="checkbox"/> Work Phone <input type="checkbox"/> Email	
Mailing Address (Street, City, State, Zip) (if different from the address above)					At Address Since (Date)
Previous Address (Required if resided at current address for less than two years)			Email Address		
Employer (If retired, from where did you retire?)		List previous employer if less than 3 months		Hire Date	
Employer Address			Occupation or Type of Business if Self-employed		Work Telephone No.*
Identification Type: <input type="checkbox"/> Driver's License <input type="checkbox"/> Military ID <input type="checkbox"/> State Issued ID Card <input type="checkbox"/> US Passport <input type="checkbox"/> School ID <input type="checkbox"/> Other _____					
Identification Number		Country/State of Issue		Issue Date	Expiration Date
Personal Reference 1 (Name And Address)		Relationship		Personal Reference 2 (Name And Address)	
		Phone No.		Relationship	
				Phone No.	

Other Income You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

Source Of Other Income	Frequency	Monthly Income \$	Source Of Other Income	Frequency	Monthly Income \$
------------------------	-----------	-------------------	------------------------	-----------	-------------------

Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)					
Name (Legal Name) First		Middle		Last	
Home Phone No. *		Cell Phone No. *		Preferred Contact Time: <input type="checkbox"/> Morning <input type="checkbox"/> Afternoon	
Physical Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____		<input type="checkbox"/> Lives with Others		Preferred Contact Method: <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone <input type="checkbox"/> Work Phone <input type="checkbox"/> Email	
Mailing Address (Street, City, State, Zip) (if different from the address above)					At Address Since (Date)
Previous Address (Required if resided at current address for less than two years)			Email Address		
Employer (If retired, from where did you retire?)		List previous employer if less than 3 months		Hire Date	
Employer Address			Occupation or Type of Business if Self-employed		Work Telephone No.*
Identification Type: <input type="checkbox"/> Driver's License <input type="checkbox"/> Military ID <input type="checkbox"/> State Issued ID Card <input type="checkbox"/> US Passport <input type="checkbox"/> School ID <input type="checkbox"/> Other _____					
Identification Number		Country/State of Issue		Issue Date	Expiration Date
Personal Reference 1 (Name And Address)		Relationship		Personal Reference 2 (Name And Address)	
		Phone No.		Relationship	
				Phone No.	

Other Income You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

Source Of Other Income	Frequency	Monthly Income \$	Source Of Other Income	Frequency	Monthly Income \$
------------------------	-----------	-------------------	------------------------	-----------	-------------------

PROOF OF INCOME REQUIRED (pay stub, income tax return form 1040 or W2)

FINANCIAL OBLIGATIONS OF BOTH APPLICANT AND CO-APPLICANT - PLEASE INCLUDE ALL OBLIGATIONS - USE SEPARATE SHEET IF NECESSARY

Residence: I live in a <input type="checkbox"/> House <input type="checkbox"/> Apartment <input type="checkbox"/> Condo or <input type="checkbox"/> Mobile Home (Please check one) I <input type="checkbox"/> Own <input type="checkbox"/> Rent or <input type="checkbox"/> Live with parents	Balance	Monthly Payment	Interest Rate
List all obligations including Credit Cards (if there is not sufficient space, attach a separate sheet)			
Alimony/Child Support (Check one, if applicable) <input type="checkbox"/> Court Ordered <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding			

Are you currently on active military duty? Yes No

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Consent to Contact.
By providing the Credit Union with a wireless phone number (cell phone), you agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with this Application you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted. In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers, or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

Negative Information Notice: We may report information about your account to credit bureaus. Late/missed payments or other defaults on your account may reflect in your credit report. It is the Credit Union's policy to not discriminate against any applicant with respect to race, color, religion, national origin, sex, marital status, age, the receipt of public assistance, part time income, or exercising rights under any consumer protection credit act. In addition, it is our policy not to discriminate based on familial status or a handicap in the extension of credit for housing. It is the Credit Union's intent to comply with all consumer credit protection statutes and regulations.

You promise that the information stated in this Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.

YOU AUTHORIZE THE USE OF ALL ELECTRONIC SIGNATURES, FACSIMILE SIGNATURES FOR ALL PURPOSES, SAID SIGNATURES TO HAVE THE SAME FORCE AND EFFECT AS ORIGINAL SIGNATURES FOR ALL TRANSACTIONS, INCLUDED IN APPLICATIONS OR AGREEMENTS WITH US.

You grant permission to the credit union to garnish head of family earnings if collection proceedings are brought against you.
By signing below, you understand and agree (i) by receiving any advance pursuant to Publix Employees Federal Credit Union's Simplified Loan Agreement (SLA) or the benefits of any such advance, you acknowledge receipt and agree to the terms of the fully-completed Simplified Loan Agreement (SLA) to be provided to you prior to your first advance and (ii) by receiving any closed-end single advance pursuant to the SLA or the benefits of any such closed-end single advance, you acknowledge receipt and agree to the terms of the Single Advance Loan Disclosure provided to you in connection with such closed-end single advance loan. Any advance pursuant to the SLA is subject to creditworthiness. The SLA, as supplemented by any disclosure provided to you at the time of any advance, will be the permanent agreement between you and Publix Employees Federal Credit Union (Credit Union) with regard to any advances made pursuant to the SLA and defines the terms and conditions for any such advances. You agree, if your request for an advance is approved, you grant the Credit Union a security interest in your shares and deposits in the Credit Union, now or in the future (except for those accounts such as IRA, Keogh Accounts or similar government authorized tax deferral accounts which would lose special tax treatment if pledged as security for a loan advance), to secure any closed-end credit advance made to you under the terms of the SLA and any Single Advance Loan Disclosure provided in connection with such advance.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE LOAN AGREEMENT UPON APPROVAL

Credit (Loan) Accounts

Signature of Applicant/Borrower	Date	Signature of Co-Applicant/Borrower	Date
X		X	

Signed in _____ County, State of _____

Credit Union Use Only **Account Number:** _____

Date of Membership _____ Opened By: _____

Comments: