

TO BE COMPLETED BY TREAS.
 SHARE BALANCE _____
 LOAN BALANCE _____
 LOAN STATUS _____

**EMPLOYEE'S
 CREDIT UNION**

Account No. _____
 Note No. _____
 Soc. Sec. No. _____

PERSONAL AND CREDIT INFORMATION

To be completed by applicants for service loan plans. Also to be used for periodic update of information.

Name _____
 Address _____ Home Phone _____
 Do you want spouse, if any, to be able to use the revolving credit plan? Yes No

I am indebted to the following creditors (List all debts such as doctor bills, real estate, automobile, repairs, furniture, installments, loans, etc. Attach additional sheet if necessary):

To Whom Owed Name & Address	Original Amount	Monthly Payments	Balance

I hereby affirm and represent that my total indebtedness and liabilities on this date are listed above and do not exceed \$ _____

No. of Dependents (Exclude self) _____
 Are you liable for alimony, child support or maintenance payments?
 No Yes \$ _____ / Month

Employer _____
 Address _____
 Date Employed _____ Date of Birth _____
 Position _____
 Check or Payroll No. _____ Office Phone & Ext. _____
 Weekly/Monthly Salary \$ _____
 Previous Employer _____
 Length of Service _____
 Other personal income (do not include alimony, child support or maintenance payments) \$ _____ Source _____

You need not disclose the following sources of income: but if you want the credit union to consider such income in connection with this statement, please complete the following:

Alimony \$ _____ Child Support \$ _____
 Maintenance Payments \$ _____

Complete the following only if you have chosen to disclose alimony, child support, or maintenance incomes:

Person Liable _____
 Address _____
 Employer _____
 Address _____
 Date employed _____ Position _____
 Weekly/Monthly Salary \$ _____
 How long have alimony, child support or maintenance payments been made? _____
 Are all payments up to date? Yes No

Complete the following only if you reside in a community property state (Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas or Washington):
 Married Separated Unmarried

Form PSL 200 - Rev.76

Auto Owned, Make _____
 Year _____ Ser. Or Mtr. No. _____
 2nd Auto Owned, Make _____
 Year _____ Ser. Or Mtr. No. _____
 Drivers License No. _____ State _____
 Real Estate owned at reasonable market value \$ _____
 Location _____
 Name of Landlord _____ Monthly Rent \$ _____
 or Mortgage Co _____ Monthly Pymnt. \$ _____
 List all addresses for past five (5) years:

Parents or nearest relative (Not spouse)
 Name _____ (Relationship) _____
 Address _____
 Have you any Judgments, Garnishments, or Legal Proceedings against you? _____
 If "Yes", explain _____

Have you ever been through Bankruptcy? _____ Year _____
 Are you a co-maker/guarantor on any other loan? _____
 Amount \$ _____
 If so, for whom _____

List Credit References: (If update, add new references)

Name _____ Address _____
 Name _____ Address _____
 Name _____ Address _____
 Bank Reference - Checking & Savings _____

Additional Information

I hereby certify that all statements made are true and complete and debts. I also acknowledge receipt of the Equal Credit Opportunity

submitted for the purpose of obtaining credit. I have no other Act Notice.

Signature: _____ Date: _____

BOPECU LOAN APPLICATION- PAGE TWO

BUREAU OF PAROLE EMPLOYEES CREDIT UNION
 P.O. BOX 4160
 TRENTON, NJ 08610

NOTE

Borrower _____
 Account No. _____
 Note No. _____
 Amount of Note _____

Date _____
 Promise To Pay: To repay money loaned. I/We jointly and individually promise to pay the amount shown to the credit union named above at the above address (or to whomever the credit Union tells me/us) in payments of \$ _____ each, which includes principal and interest on the unpaid balance at the annual interest rate of _____ % i/we promise to pay the first payment on _____ and the same amount every _____ Month Thereafter until the loan has been paid in full, but I/We may make earlier payments without penalty and in that it may reduce interest charges
 Default: If I/We fail to make payments on time. Die, become insolvent or file bankruptcy, the credit union may declare the entire balance to be immediately due and payable
 And I/We agree to pay the costs of collection and Reasonable attorney s' fees and court costs, or Attorneys' fees in an amount equal to _____ but no less than _____
 Notice: I/We individually waive technical legal notices such as presentment, demand, protest or dishonor.
 Late Payment: I/We promise to pay a late Charge of \$ _____

Security: I/We secure repayment. I/We jointly and individually pledge all shares, deposits, and certificates, which I/We now or in the future have in the credit union to the extent of the unpaid balance of the note, but this pledge does not include amounts held under an "individual retirement account" or "Keogh Plan". I/We authorize the credit union to apply Pledge amounts to repay this note in the event of default. If loan payments are up to date, I/we may withdraw pledge amounts as long as the balance in the pledged account does not go below _____ the outstanding loan balance or \$
 I/We also give as security for this loan the collateral described below.
 Collateral: _____

_____ Signature of Borrower	(Seal)	_____ Date	_____ Witness
_____ Signature of Borrower	(Seal)	_____ Date	_____ Witness
_____ Signature of (Guarantor) (Co-Signer) (Surety)	(Seal)	_____ Date	_____ Witness
_____ Signature of (Guarantor) (Co-Signer) (Surety)	(Seal)	_____ Date	_____ Witness

Note: Boxes checked if applicable.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The Cost of my Credit as a yearly Rate. %	The dollar amount the credit will cost me. \$	The amount of credit provided to me or on my behalf. \$	The amount I will have paid after I have made all payments as scheduled. \$

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
_____	\$ _____	_____
_____	\$ _____	_____

I hereby apply for a loan of \$ _____ for a period of _____ Months, to be repaid in _____
 Weekly }
 Semi-Monthly } Installments of \$ _____ Which includes principal and interest
 Monthly } Plus interest: I prefer the first payment to fall due on _____
 I desire this loan for the following purpose (explain fully): _____

Co-makers or security offered _____

I hereby affirm and represent that my total indebtedness and liabilities on this date, both fixed and contingent, are all lists herein or attached. I have no other debts. I hereby certify that statements made, including those on the reverse side hereof, are true and complete and submitted for the purpose of obtaining credit. I also acknowledge receipt of the Equal Credit Opportunity Act notice. I also authorize the BOPECU to perform a Credit Report for the purpose of loan authorization. I authorize payroll deductions until the loan is paid in full.

 Date Signature of Applicant Address City State

Information below, including appropriate signature (s), is to be filled in by either the credit committee or loan officer, depending upon which acts upon the application.
 On _____ 20 _____ (I / (We) approved a loan in the amount and on the conditions requested by the above application, except as follow (list any changes in amount, terms or conditions): _____

_____ Approved by CREDIT COMMITTEE	_____ Approved by LOAN OFFICER
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(All committee members shown as present in the minutes of the meeting at which this application was approved must sign above)