

**FAX an APP!**

Apply today! You can fax this app to  
(781) 438-6224 or mail it back to us

# OverDraft Protection Application

<p><b>Applicant (Please Print)</b></p> <p>Name _____</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 60%;">- Debts -</th> <th style="width: 20%;">Mo.</th> <th style="width: 20%;"></th> </tr> <tr> <th>Name</th> <th>Balance</th> <th>Payment</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>Social Security No. _____</p> <p>Date of Birth _____</p> <p>Address _____</p> <p>City/State/Zip _____</p> <p>Home Phone _____ Work Phone _____</p> <p>Employed by: _____</p> <p>Monthly Gross Salary \$ _____</p> <p style="padding-left: 40px;">Full-time ____ Part-time ____</p> <p>Length of Employment: Years ____ Mos. ____</p> <p>*Other Income \$ _____</p> <p>Source of Income: _____</p> <p>Please check one and enter monthly payment amount.</p> <p><input type="radio"/> Mortgage/Own home \$ _____</p> <p><input type="radio"/> Rent \$ _____ per month.</p> <p><input type="radio"/> Live with relative \$ _____ per month</p> <p><small>*Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.</small></p>	- Debts -	Mo.		Name	Balance	Payment																			<p><b>Co-Applicant (Please Print)</b></p> <p>Name _____</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 60%;">- Debts -</th> <th style="width: 20%;">Mo.</th> <th style="width: 20%;"></th> </tr> <tr> <th>Name</th> <th>Balance</th> <th>Payment</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>Social Security No. _____</p> <p>Date of Birth _____</p> <p>Address _____</p> <p>City/State/Zip _____</p> <p>Home Phone _____ Work Phone _____</p> <p>Employed by: _____</p> <p>Monthly Gross Salary \$ _____</p> <p style="padding-left: 40px;">Full-time ____ Part-time ____</p> <p>Length of Employment: Years ____ Mos. ____</p> <p>*Other Income \$ _____</p> <p>Source of Income: _____</p> <p>Please check one and enter monthly payment amount.</p> <p><input type="radio"/> Mortgage/Own home \$ _____</p> <p><input type="radio"/> Rent \$ _____ per month.</p> <p><input type="radio"/> Live with relative \$ _____ per month</p> <p><small>*Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.</small></p>	- Debts -	Mo.		Name	Balance	Payment																		
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<p><b>(Optional) Life &amp; Disability Insurance - Member Paid</b></p> <p><input type="radio"/> Single Life</p> <p><input type="radio"/> Single Disability</p> <p><input type="radio"/> Joint Life</p>	<p><b>For office use only:</b></p> <p style="text-align: right;">Date Approved: _____</p> <p style="text-align: right;">Disapproved: _____</p> <p>Special Terms/Comments: _____</p>																																																

I/We understand that knowingly making a false statement or willingly overvaluing any land, property or security for the purpose of influencing the action of a federal credit union is a CRIME in violation of section 1014, Title 18, United States Code.

In considering this application, I/We authorize the Credit Union to request and use a report from outside reporting agencies. The Credit Union may also ask a reporting agency or agencies for other such reports in connection with renewal or continuation of the credit for which I/We are applying.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

## Stoneham ME Federal Credit Union

40 Pine Street Stoneham, MA 02180 Phone: (781) 438-3959 [WEBSITE: http://www.smefcu.org](http://www.smefcu.org)

**Guidelines:**

- ◆ **Maximum L-O-C Amount:** \$1,500
- ◆ **Interest Rate:** Adjustable APR - See RATE SHEET for the current rate offered
- ◆ **Minimum Monthly Payment:** \$50 (**Note:** Only applies if there is a balance)
- ◆ **Due Date:** First Day of each month