



Application Number (if known): _____

PENFED MEMBER JOINT BORROWER APPLICATION AND CONSENT FORM

JOINT BORROWER:

You are being asked to provide the following information to be considered as a joint borrower on a PenFed credit application submitted by the below-referenced primary borrower. The creditor can collect this debt from you without first trying to collect from the borrower, and can use the same collection methods against you as can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

Joint Borrower's Name (First, MI, Last): _____

Date of Birth (MM/DD/YYYY): _____ Full SSN or Member Number: _____

Day Phone: _____ Evening/Cell Phone: _____

Email Address: _____

Street Address: _____

City: _____ State: _____ ZIP: _____ Years There: _____

Primary Borrower's Name: _____ Relationship to Primary Applicant: _____

- I am active in the US military, a member of the National Guard, or Reserves.
- I am retired from the US military, the National Guard, or Reserves or an honorably discharged US military veteran.

JOINT BORROWER INCOME AND EXPENSES:

Employment Status: _____ Self-Employed? Yes No

Employer Name: _____ Position Title: _____

Employer Street Address: _____

City: _____ State: _____ ZIP: _____

Gross Monthly Income: \$ _____ Length of Employment: _____ Years _____ Months

Other Monthly Income: \$ _____ Other Income Source*: _____

Monthly Housing Cost: \$ _____ Mortgage Rent

* Alimony, Child Support or separation maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

CREDIT TERMS AND CONDITIONS:

Loan Product Applied for: _____ Loan Amount Requested†: \$ _____

† I am agreeing to and responsible for up to the dollar amount written.

I certify all statements are true and complete and are submitted for the purpose of obtaining credit from you. Further, I certify I am the person stated above who is submitting this application. I acknowledge that Section 1014 of Title 18 of the U.S. Code makes it a federal crime for anyone to make false statements or reports or willfully overvalue property or securities for the purpose of inducing or influencing the action of a federal credit union on an application for a loan, extension or renewal of the same, or for the acceptance, release, or substitution of collateral. I expressly authorize any person, partnership, credit reporting agency, association, firm, corporation, or personnel office or officer, upon request, to furnish you a credit report or other information concerning me relevant to the review and evaluation of this application or any subsequent re-evaluation thereof whether it be this application or the resulting loan.

I authorize a security interest in my PenFed Share account and any other PenFed Accounts I may have (excluding my IRA accounts) up to the amount of my outstanding debt to protect PenFed if I default on any credit extended or cash advanced under this/these account/s. **By signing below I express my intention to apply for joint credit.**

X

Signature

Date