



Application Number (if known): \_\_\_\_\_

# NON-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: \_\_\_\_\_

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

State of \_\_\_\_\_ County of \_\_\_\_\_ or Judicial District. On this date \_\_\_\_\_ the individual named above personally appeared before me and acknowledged that this instrument was signed and sealed as a free and voluntary act and deed for the uses and purposes therein mentioned.

Signature of Notary Public: \_\_\_\_\_

State of: \_\_\_\_\_

Date Commission Expires: \_\_\_\_\_

Affix notary seal if required