



la cooperativa de ahorro y crédito

**BROOKLYN
COOPERATIVE**

FEDERAL CREDIT UNION

Co-Signer Application

1. Personal Information

Name _____ Account number at Brooklyn Cooperative _____

Home telephone _____ Cellular telephone _____

Social security # _____ Date of birth _____

Current address _____

Email address _____

Name of a relative not living with you _____ Telephone _____

2. Personal References

Name _____ Telephone _____

Name _____ Telephone _____

3. Employment and Income Information

Employer _____

Address _____

How long have you worked there? _____ Telephone _____

Previous employer _____ Telephone _____

Please estimate your monthly salary \$ _____

Public assistance (Social Security, welfare, food stamps, unemployment) \$ _____

Other source of income (_____) \$ _____

Total monthly income \$ _____

4. Expenses and Debt

Monthly Payments

Rent or mortgage \$ _____

Alimony / child support..... \$ _____

Credit cards and other loans (_____) \$ _____

Total monthly expenses and debt \$ _____

5. Applicant's Signature

All statements made above are true and complete and submitted for the purpose of obtaining credit. In considering this application Brooklyn Cooperative FCU may contact my personal references, employer and evaluate reports from outside credit reporting agencies. I may request to know whether the credit union obtained such reports, and if so, from whom. **I have read the Notice to Co-Signer on the reverse of this form.**

Signature _____

Date _____



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Co-Signer Requirements

1. A completed application form.
2. Application fee of \$25.00.
3. Proof of social security number or ITIN.
4. Proof of address, such as a recent phone, utility, or cable bill.
5. Proof of rent or mortgage payment, such as:
 - Your lease agreement or mortgage statement
 - Two most recent rent receipts, or mortgage statement
 - A notarized letter documenting your living arrangements
6. Verification of income, such as:
 - Pay stubs showing income for the past month.
 - Letter of verification from your employer on company letterhead.
 - Copy of the most recent award letter from the federal government.
 - Bank/credit union statements for the last two months.

Notice to Co-Signer

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase the amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that 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 a part of your credit record.

This notice is not the contract that makes you liable for the debt.