



New England Federal Credit Union

Application Submission Agreement

By completing and submitting an application, I/we certify that I/we am of legal contracting age and that I/we have read, understood and agree to all of the terms stated here.

I/we represent that the information I/we provide will be true, accurate and complete.

I/we understand and authorize you:

- to use the credit report and other documentation to offer other financial products and services that I may qualify for
- to retain this application whether or not it is approved
- to obtain information from credit bureaus with respect to this application, and I/we understand that I/we may obtain the name and address of any credit bureaus used in conjunction with this application upon my request; and
- to obtain from and exchange my financial information with any affiliates or correspondents.

By submitting this application, I/we agree that, in considering this application, the Credit Union may obtain information about me/us and any co-signer from any consumer reporting agency;

- certify that all information provided in this application is true and complete and made for the purpose of obtaining credit;
- represent that I/we am/are the individuals about whom information is submitted; and acknowledges that final credit approval is subject to the lender's verification of the information provided in this application and to additional terms and conditions contained in the approval notice.
- All approved loan rates are stated "as low as" and are determined by an evaluation of your credit. Your rate may vary from the rate shown if your loan is approved.

If I/we submit my application electronically, I/we understand that you do not guarantee the security of the data and will not be held responsible or liable for interception by third parties. I/we agree to be bound by the terms of the account agreement you will provide.

It is a federal crime to defraud a financial institution, or to knowingly submit or represent false information to obtain credit from a financial institution. 18 USC 1344

- Loans are available to United States Residents currently residing in the United States.
- Loan approvals are good for 30 days.

All loan approvals are subject to final review, and additional information and documentation may be required.