

## RETAIL LENDING WHEN AND WHERE YOU NEED US!

North Coast Credit Union is a local credit union that offers local companies and their customers a convenient way to finance what they need, where they need it.

Whether you are looking to purchase a new washer and dryer, stove, refrigerator, lawn mower, barbeque, kayak, or an engagement ring for that special someone, *we have a program for you!*

If you are updating or repairing your home, electrical or plumbing, making energy efficient improvements, such as a hot water heater, furnace, solar panels, windows, insulation, or repairing that leaky roof or adding on your dream deck, *we have a program for you!*

If you want to purchase a snowmobile, ATV, motorcycle, scooter, utility, horse or boat trailer, *we have a program for you!*



**NCUA**  
Federally Insured  
By NCUA

## NORTH COAST CREDIT UNION MEMBERSHIP

### About Us

North Coast Credit Union was founded over 70 years ago as the City of Bellingham Employees' Credit Union. Back then, loans were made out of a single cash can kept in a desk at the Bellingham Firehouse.

Today, we provide over 13,000 members that rare combination of old-fashioned, warm and personal service, innovative products and services, and modern technology.

We are a full service credit union, with an array of products and services to meet your unique financial needs, checking, savings, business accounts, and a wide variety of mortgage, business and personal loans.

We are a not-for-profit financial cooperative that exists solely for the benefit of our member/owners. It's our daily mission to do everything in our power to make our members' lives better.

Come take advantage of all that we offer.

### BRANCH LOCATIONS

<b>Mount Vernon</b> 1410 Riverside Drive Mount Vernon, WA	<b>Bellingham</b> <i>mailing address</i> 1100 Dupont St Bellingham, WA 98225
<b>Ferndale</b> 5657 Riverside Drive Ferndale, WA	<b>Sedro-Woolley</b> 108 N Township St Sedro-Woolley, WA

**Member Service Call Center**  
360-733-3982 (Whatcom Co.)  
360-428-1779 (Skagit Co.)  
Toll-Free 1-800-696-8830

[www.northcoastcu.com](http://www.northcoastcu.com)

# ON THE SPOT FINANCING



*We are here for you*



**NORTH COAST**  
CREDIT UNION

*What a credit union was meant to be.*

# ON THE SPOT FINANCING

Designed to provide financing for your purchase TODAY

- ✓ Affordable Interest Rates
- ✓ Fixed Rates, Term and Payments
- ✓ Quick and Easy Application Process
- ✓ Local Loan Servicing
- ✓ North Coast Credit Union Membership

## APPLICATION

Loan Description: \_\_\_\_\_

Loan Amount: \_\_\_\_\_ Collateral Value: \_\_\_\_\_

### PRIMARY APPLICANT

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

SSN \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Housing Type \_\_\_\_\_ Payment/Month \_\_\_\_\_ Length of Residence  
Years \_\_\_\_\_ Months \_\_\_\_\_

Home Phone (required) \_\_\_\_\_ Work Phone \_\_\_\_\_ Email \_\_\_\_\_

Employer Name \_\_\_\_\_ Length of Employment  
Years \_\_\_\_\_ Months \_\_\_\_\_ Monthly Income \_\_\_\_\_

Occupation \_\_\_\_\_ Employment Status (F/T, P/T, Temporary, etc.) \_\_\_\_\_

### ADDITIONAL APPLICANT

Relationship to Primary Applicant \_\_\_\_\_

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

SSN \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Housing Type \_\_\_\_\_ Payment/Month \_\_\_\_\_ Length of Residence  
Years \_\_\_\_\_ Months \_\_\_\_\_

Home Phone (required) \_\_\_\_\_ Work Phone \_\_\_\_\_ Email \_\_\_\_\_

Employer Name \_\_\_\_\_ Length of Employment  
Years \_\_\_\_\_ Months \_\_\_\_\_ Monthly Income \_\_\_\_\_

Occupation \_\_\_\_\_ Employment Status (F/T, P/T, Temporary, etc.) \_\_\_\_\_

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions.

USA Patriot Act: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

In accordance with Section 32C of the USA Patriot Act, applicants for a new account are requested to provide current picture identification, name, address and other identifying information.

I understand I am required to be a member of North Coast Credit Union.

X \_\_\_\_\_ X \_\_\_\_\_  
Signature Date Signature Date