

**PUBLIC SERVICE FEDERAL CREDIT UNION**

619 UNION AVE  
MIDDLESEX, NJ 08846  
732-805-9000

Dear Credit Union Member,

Thank you for your interest in a loan from the credit union.

The credit union is now offering credit disability and credit life insurance with each new loan. See the enclosed flyer for details of this offering. The cost of the insurance will be included in your payment if you decide to take this coverage. Please let us know **before** we process your loan if you would like to purchase insurance.

Please include the following information when returning your loan application.

If your application is joint, please have the joint applicant check the appropriate box and initial above the box at the top of the application

**Auto Loans**

Complete both sides of application and sign above applicant's signature. Be sure to tell us term (length of time) for your loan.

Sign the loan note where it says signature of maker.

Please attach a copy of your payroll stub.

Complete both sides of the security agreement and sign above debtor.

Complete insurance information.

For a vehicle being purchased from a car dealer we need a copy of that signed contract.

If the credit union is buying out a lease or financing from another institution:

Please include a complete description of the vehicle including make, model, mileage and any options the vehicle might have on it or please use the internet to obtain the value of your vehicle at kbb.com. Send a copy of the retail value along with your application.

The name and address of the company we are paying off.

The loan account number.

Telephone number to obtain pay off.

**Unsecured/Open-End Loans**

Complete both sides of application and sign above applicant's signature. Be sure to give a reason and term (length of time) for your loan.

Sign loan note where it says signature of maker.

Please attach a copy of your payroll stub.

**Payroll Cards**

If your loan payment requires you to start or change your existing payroll deduction, please fill out the payroll deduction cards.