

Vehicle Loan & Membership Application



APPLICANT - REQUIRED - Please print clearly

FULL NAME: _____ CELL PHONE: _____

ELIGIBILITY - REQUIRED

- I AM A CURRENT ALTRA MEMBER. Member #: _____
- RESIDENCE ELIGIBILITY - You and/or your immediate family/household members live, work, worship, or attend school in a select eligibility area. (Please ask for details).
- QUALIFIED SCHOOLS / SCHOOL DISTRICT ELIGIBILITY - You and/or your immediate family/household members attend school or work for a qualifying school or school district. (Please ask for details).
- RELATIONSHIP ELIGIBILITY - You are an immediate family member/household member of a current Altra member.
Member's Name: _____ Relation: _____
- EMPLOYMENT ELIGIBILITY - You are an employee of Trane or a Trane Authorized Dealer.
- I AM A MEMBER OF THE ALTRA FOUNDATION.
- I WOULD LIKE TO JOIN THE ALTRA FOUNDATION - By joining, you are automatically eligible for Altra membership. Visit www.altrafoundation.org for details.

ADDITIONAL INFORMATION - REQUIRED

SOURCE OF INCOME (check all that apply)

- EMPLOYMENT SOCIAL SECURITY HOUSEHOLD
- INVESTMENT INCOME INHERITANCE OR TRUST UNEMPLOYMENT
- RETIREMENT INCOME OTHER _____

ON AVERAGE, TOTAL MONTHLY DEPOSITS INTO THIS ACCOUNT WILL BE:

- \$0-\$4,999 \$5,000-\$9,999 \$10,000-\$24,999 \$25,000+

ON AVERAGE, TOTAL MONTHLY WITHDRAWALS (including checks, check card purchases and bill pay) FROM THIS ACCOUNT WILL BE:

- \$0-\$4,999 \$5,000-\$9,999 \$10,000-\$24,999 \$25,000+

- I AM A MONEY SERVICER BUSINESS (CURRENCY DEALER, CHECK CASHER, MONEY TRANSMITTER, ETC.)

STATEMENT PREFERENCE - REQUIRED

- ELECTRONIC (eStatement)

*I understand I must receive my free monthly eStatements at a valid email address and must contact Altra to enroll in online banking.

(Provide email address): _____

- PAPER

*I understand a \$3.00 service charge will be applied to receive monthly paper statements.

SIGNATURES - REQUIRED

By signing below, I understand I have applied for Altra Federal Credit Union (Altra) membership as well as an Altra Vehicle Loan. I certify that the foregoing information has been supplied truthfully, accurately, and voluntarily. If proven otherwise, you may demand payment in full of any debt I have outstanding with you or revoke any services I use. I further understand that it may be a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts.

I authorize Altra to conduct any investigations as you deem necessary, including, but not limited to, any credit bureau or consumer report. I: (1) acknowledge receipt of Altra's full account disclosure; (2) agree to be bound by all terms of any Altra disclosures, account agreements, bylaws and amendments; (3) grant Altra a security interest in this account to secure all obligations owing by any or all of the undersigned to Altra, now or in the future; (4) understand that I need to maintain membership in good standing.

This application does not constitute a contract for the extension of credit.

- I am subject to backup withholding either because I have been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends or the Internal Revenue Service has notified me that I am subject to backup withholding. The IRS does not require me to consent to any of the provisions of this document other than the certification required to avoid backup withholding.

X _____
APPLICANT DATE:

X _____
CO-APPLICANT DATE:

IMPORTANT INFORMATION FOR OPENING A NEW ACCOUNT: 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. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

DEALER CONFIRMATION - REQUIRED

- I verify that all identification provided looked legitimate and matched the applicant's features. (Dealer's initials): _____