

JSC Federal Credit Union's Terms and Conditions for Loans

I authorize JSC Federal Credit Union to obtain my credit history. I understand that JSC Federal Credit Union may contact me for additional information. JSC Federal Credit Union may obtain information from others about me and give information to others. I authorize JSC Federal Credit Union to issue any credit devices requested by me. I understand that all funds advanced to me will be subject to the terms and conditions of the loan agreement. By submitting this application electronically, I agree to the same terms that apply to a signed application. If there is a co-applicant on this loan, that co-applicant has authorized the submission of this application. This electronic submission qualifies as my signature. I understand that I/we will have to sign loan documents before funds can be disbursed. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Privacy Policy Notice (as required by Federal Law) - We recognize the trust you have placed in us to keep your information secure and confidential. Keeping your information secure is one of our most important responsibilities. We want you to understand what information we collect and how we use it. In order to provide our members with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. We consider all public and non-public personal information we gather about you as private personal information. What information we collect: We collect and use various types of information to service your accounts, save you time and money and better understand your needs. Member information we collect is categorized into the following types: Information you provide to us on applications or other loan and account forms, such as your name, address and social security number. Information we receive from a consumer-reporting agency, such as information regarding your creditworthiness or credit history, as authorized. Information about your transactions and account experience, such as your account balance, payment history, or information about our communication with you, such as a request for a copy of a check and our response.

Our Security Procedures - We take steps to safeguard customer information. Our policy is to restrict access to your private personal account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your private personal information. What Information We Disclose: We do not disclose any private personal information about you to anyone, except as permitted or required by law. We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus. We may also disclose information described above to financial institutions with which we have agreements to endorse or sponsor a financial service.

US Patriot Act Notice (Important information about procedures for opening a new account)
JSC Federal Credit Union complies with section 326 of the USA PATRIOT act. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account such as name, address, date of birth and taxpayer identification. We may ask to see your driver's license or other identifying documents.

To submit a loan application to JSC FCU, you must agree to the terms of the loan as outlined above.