



BICYCLE LOAN PROGRAM APPLICATION

Full Name			
	First	Middle	Last
	Birthdate		Social Security #
Home Address			
	Street Number	Street Name	City
	Zip Code		How Long at Present Address
Present Employer			
	Employer Name	Current Position	
	Work Phone Number		
	Employer Address	Average Hours Worked Per Week	Time with Present Employer
	Prior Employer	Employer Address	Position Held/ Dates Employed
Contact Info			
	Home Phone Number		Email Address

Applicants Salary (Monthly Gross)		Married applicants can apply for credit individually
	\$	I am: <input type="checkbox"/> married <input type="checkbox"/> unmarried (includes single, divorced, widowed) <input type="checkbox"/> separated
Other Income (Please Describe)		
	\$	

	Creditor	Amount Owed	Monthly Payment
	Auto Loan		
	Auto Loan		
	Installment Loan		
	Installment Loan		
	Credit Card Loan		
	Credit Card Loan		
	Credit Card Loan		
	Other Debt		
	1.		
	2.		
	3.		
	4.		
	5.		
Monthly Rent or Mortgage Payment			

Deposit Account(s) Bank of Credit Union Name	Savings Balance (\$)	Checking Balance (\$)	Bank or Credit Union Address	City/State/Zip	Account Number
1.					
2.					
3.					

1. Are you a Cosigner or Guarantor on any obligation or loan? Yes No

2. Are there any pending suits or unpaid judgments against you? Yes No

3. Have you filed for bankruptcy during the past 7 years? Yes No

4. Have you had a repossession? Yes No

If the answer is yes to any of the above questions, please indicate the number and provide an explanation below.

5. Have you previously obtained a zero interest bicycle loan from Ecology Action? Yes No

6. If yes, how many times?

7. When was your latest bike loan?

Applicant's Statement: Read this Statement Before You Sign This Application.

All of the information I have given on this application is true and correct. I understand that you will confirm the information and retain the application whether or not my application is approved. You are also authorized to receive information on my credit.

<p style="font-size: 2em; margin: 0;">X</p> <p>Applicant's Signature</p>
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Please mail your completed application to Matt Miller - Ecology Action, 877 Cedar Street, Suite 240 Santa Cruz, CA 95060 or fax to (831) 425-1404. Questions? Contact Matt Miller at (831) 515-1324 or mmiller@ecoact.org.

Note: Automatic payroll deduction is only available to employees of Ecology Action, County of Santa Cruz, SCCRTC, and the City of Santa Cruz. All others should fill out #7-11 on the next loan terms page.

Ecology Action Bicycle Loan Program Loan Terms for Payroll Deduction

1. I hereby apply for a loan of up to \$_____ to purchase a bicycle and bike-related accessories under Ecology Action's Bicycle Loan Program. I understand that I will be responsible for any amount of the purchase, which exceeds my loan limit, including tax. I understand that the items I may purchase under the program include but are not limited to: bicycle, safety items (helmet, headlight, leg bands, cycling gloves, and rear lights), locks (U-lock or Cobra Links), and commuting equipment (rear rack, panniers, fenders).
2. I understand that the purpose of Ecology Action's Bicycle Loan Program is to make it possible for me to commute to work by bicycle on a regular basis. I also understand that the bicycle and accessories I purchase under Ecology Action's Bicycle Loan Program are required to be for my own use.
3. I understand that I am applying for a loan from Ecology Action of Santa Cruz County and that if I am approved for the loan, I will be required to repay the loan principal to Ecology Action within twelve months of receiving the loan.
4. I understand that loan payments will be deducted automatically from my paycheck through an assignment of wages during the repayment period. If I take an unpaid leave of absence during the loan repayment period, I understand that I will be required to pay Ecology Action all payments that would have been deducted from my paycheck during my absence. I understand that if I revoke this assignment of wages for any reason the remainder of the loan will be due in full at that time.
5. If my employment with _____ (employer) terminates for any reason before the loan is repaid in full, I understand that the remainder of the loan principal will be due at that time. I understand that I will have the option to have the balance due on the loan withheld from my final paycheck. I understand that I will be required to pay any remaining outstanding balance directly to Ecology Action within two weeks of my final day of employment.
6. I understand that safe operation and storage of this bicycle is a condition of this loan, and that coverage of the bicycle under a renter or homeowner insurance policy is strongly recommended.

Applicant's Statement

By filling out this form, I attest that all of the information I have given on this application is true and correct and I hereby agree to the above terms of Ecology Action's Bicycle Loan Program. I understand that you will confirm the information and retain the application whether or not my application is approved. You are also authorized to receive information on my credit.

Signature

Date

Ecology Action Bicycle Loan Program Loan Terms for Non-Payroll Deduction

1. I hereby apply for a loan of up to \$_____ to purchase a bicycle and bike-related accessories under Ecology Action's Bicycle Loan Program. I understand that I will be responsible for any amount of the purchase, which exceeds my loan limit, including tax. I understand that the items I may purchase under the program include but are not limited to: bicycle, safety items (helmet, headlight, leg bands, cycling gloves, and rear lights), locks (U-lock or Cobra Links), and commuting equipment (rear rack, panniers, fenders).
2. I understand that the purpose of Ecology Action's Bicycle Loan Program is to make it possible for me to commute to work by bicycle on a regular basis. I also understand that the bicycle and accessories I purchase under Ecology Action's Bicycle Loan Program are required to be for my own use.
3. I understand that I am applying for a loan from Ecology Action of Santa Cruz County and that if I am approved for the loan, I will be required to repay the loan principal to Ecology Action within twelve months of receiving the loan.
4. I understand that loan payments are due on a monthly basis due on the first day of each month.
5. I understand that safe operation and storage of this bicycle is a condition of this loan, and that coverage of the bicycle under a renter or homeowner insurance policy is strongly recommended.

Applicant's Statement

By filling out this form, I attest that all of the information I have given on this application is true and correct and I hereby agree to the above terms of Ecology Action's Bicycle Loan Program. I understand that you will confirm the information and retain the application whether or not my application is approved. You are also authorized to receive information on my credit.

Signature

Date



Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective borrower under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective borrower may be delayed or rejected.

Instructions: **Applicant** - Complete items 1,3, and 4 and forward directly to your employer named in Part I. **Employer** - Complete Part II and Part III and return directly to lender named in item 2. This form is to be sent directly to the Lender and is not to be transmitted to through the applicant or any other party.

Part I - Request

1. To (Name and address of Employer)	2. From (Name and address of Lender) Ecology Action of Santa Cruz County 877 Cedar Street, Suite 240 Santa Cruz, CA 95060
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I have applied for a bicycle loan and stated that I am now or was formally employed by you. My signature below authorizes verification of this information.

3. Name and Address of Applicant (Include employee or badge number)	4. Signature of Applicant
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Part II - Verification of Present Employment

5. Applicant's Date of Employment	6. Present Position	7. Probability of Continued Employment
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8A. Current Gross Pay Base (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Weekly <input type="checkbox"/> Other (Specify) \$_____ <input type="checkbox"/> Monthly <input type="checkbox"/> Hourly	9. If Overtime or Bonus is Applicable, is its continuance likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No
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8B. Gross Earnings				10. If paid hourly, average, hours per week
Type	Year to Date	Past Year 20	Past Year 20	11. Date of applicant's next pay increase
Gross Pay				12. Projected amount of next pay increase
Overtime				13. Date of applicant's last pay increase
Commiss.				14. Amount of last pay increase
Bonus				15B. Remarks (If employee was off work for any length of time, please indicate time period and reason.)
Total				

15A. Is there an assignment of wages or earnings withholding order currently in force for this employee? Yes No

Part III - Signature

I certify this information to be true and correct. Federal statutes provide severe penalties for any fraud, intentional misrepresentations or criminal connivance or conspiracy proposed to influence the issuance of any loan.

16. Signature of Employer	17. Title (Please print of type)	18. Date
19. Print of type name in Item 16	20. Phone Number	

Zero Interest Bike Loan Baseline Survey

Name: _____

Email: _____

1. How do you currently travel to work?

Drive alone _____ days per week
Carpool _____ days per week
Vanpool _____ days per week
Bicycle _____ days per week
Bus _____ days per week
Walk _____ days per week
Other _____ days per week

2. How do you currently run errands?

Drive alone _____ days per week
Carpool _____ days per week
Vanpool _____ days per week
Bicycle _____ days per week
Bus _____ days per week
Walk _____ days per week
Other _____ days per week

3. Why are you buying a bike?

4. How do you plan to use your bike?

Commuting to Work _____ days per week
 Running Errands _____ days per week
 Recreation _____ days per week
 Other _____ days per week

Please list other bike use: _____

5. How many miles (roundtrip) is it from your home to your work? _____

6. How did you hear about this program? _____

7. How many days per week do you plan to bike commute?

(Please circle) Never 1-2 times 3-4 times Daily

8. What is/ has been the biggest barrier preventing you from biking more often?
(open answer)

9. Would you bike more often if you had access to a car-free, paved path like the Rail Trail?

- Yes
- No

Thank you for taking the time to provide this valuable data. Together, we can create a more bike-friendly Santa Cruz!