

**Notre Dame Federal Credit Union**  
**International Student Alternative Resource (STAR)**  
**Loan Program Application and Master Promissory Note**



**NOTRE DAME**  
**FEDERAL CREDIT UNION**  
 P.O. BOX 7878 NOTRE DAME, IN 46556  
 United States of America

**INSTRUCTIONS TO STUDENT (BORROWER) AND TO COSIGNER:** Type or print in ink. NOTE, HOWEVER, THAT ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS LOAN. If you wish to rely upon such income, include it in "Additional Annual Income."

**Section I – TO BE COMPLETED BY THE STUDENT (BORROWER) – (PAGE 1 OF 3)**

1. Last Name		2. First Name, Middle Initial		3. Permanent Home Address	
				Street	
3. Permanent Home Address - continued					
City		State/Province		Country	
				ZIP/Postal Code	
4. How Long at Current Address?		5. Home Telephone Number		6. Birth Date (Month/Day/Year)	
				/ /	
				7. Identification: <input type="checkbox"/> Passport	
Country		Number			
8. Driver's License – leave blank if None		9. Citizenship (Country)		10. Student's current e-mail address	
				11. Social Security Number – leave blank if None	
12. Amount Requested – Year One		Year Two		Year Three	
Year Four		Year Five (if necessary)		Total Amount	
\$		\$		\$	
13. References – You must provide two separate adult references with different addresses than the cosigner.					
(1) Name			(2) Name		
Street Address			Street Address		
City, State/Province, Country, ZIP/Postal Code			Telephone Number		

**Section II - TO BE COMPLETED BY COSIGNER**

14. Last Name		15. First Name, Middle Initial		16. Permanent Home Address	
				Street	
16. Permanent Home Address - continued					
City		State/Province		Country	
				ZIP/Postal Code	
17. How Long at Current Address?		18. Home Telephone Number		19. Birth Date (Month/Day/Year)	
				/ /	
				20. Identification: <input type="checkbox"/> Passport	
				Country	
				Number	
				21. Are You a U.S. Citizen?	
				<input type="checkbox"/> Yes <input type="checkbox"/> No	
22. Name of Current Employer		<input type="checkbox"/> Self-Employed ?		23. Work Address (Street Address, City, State, Country)	
24. Work Telephone Number					
25. Annual Gross Income		26. Additional Annual Income		27. Length of employment w/current employer	
\$		\$		Years	
				Months	
				28. Relationship to Student	

**Section III – LENDER SECTION**

<b>Lender Name: NOTRE DAME FEDERAL CREDIT UNION</b>	<b>Lender Code: 830731</b>
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**Section IV – PROMISSORY NOTE**

**WHERE TERMS IN THE NOTE ARE DEFINED.** Terms used in this Note are defined below and on the following pages.

**DISCLOSURE STATEMENTS.** I understand that I will receive a Federal Truth in Lending Disclosure Statement (the "TILA Disclosure Statement"). The TILA Disclosure Statement will identify the estimated annual percentage rate, the estimated finance charge, the estimated amount financed, and the estimated schedule for the repayment of the loan. The terms of the TILA Disclosure Statement are part of this Note. I understand that the Lender or its servicer will also send me any separate cosigner notices that are required by applicable law.

**PROMISE TO PAY.** I promise to pay to the order of the Lender, the Total Loan Amount. I also promise to pay interest on the Total Loan Amount, interest on any unpaid accrued interest added to the Total Loan Amount, late charges, returned check fees, and, as permitted by applicable law, any reasonable costs and expenses incurred by the Lender, including collection costs and court costs, all as set out in this Note.

**ACKNOWLEDGMENT AND CERTIFICATION.** By signing below, I acknowledge that before the Effective Date I read and received a copy of this Note, including the Notice to Cosigner below and the additional terms and conditions of this Note that are set forth on the following pages. I agree to all of the terms of this Note and make the Certification stated in this Note.

Signed, Sealed, and Delivered by the undersigned.

**CAUTION – IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.**

Borrower	Date	Cosigner	Date

**NOTICE TO COSIGNER.** You are being asked to guarantee this debt. Think carefully before you do. If the Borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the Borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The Lender can collect this debt from you without first trying to collect from the Borrower. The Lender can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

**DEFINITIONS.** As used herein: "Note" means Section IV of this Notre Dame Federal Credit Union Student Alternative Resource Loan Program Application and Promissory Note. "Application" means Sections, I, and II of this Notre Dame Federal Credit Union Student Alternative Resource Loan Program Application and Promissory Note. The words "I," "me," "my," and "mine" mean both the Borrower and the Cosigner as shown in the Application unless the language specifically refers only to the Borrower or only to the Cosigner. "Educational Institution" or "School" means the University of Notre Dame, an accredited, post-secondary school that I will attend on at least a half-time basis (as determined solely by such school). "Loan" means my Notre Dame Federal Credit Union Student Alternative Resource Loan. "Lender" means Notre Dame Federal Credit Union. "Effective Date" is defined in the paragraph below titled "Additional Terms." "Disbursement Date" means the date of any Loan check or any date the Lender electronically transmits funds to the Educational Institution. The "Interim Period" begins on the first Disbursement Date and ends on the date which is the earliest of (a) the date the Borrower graduates or (b) the date the Borrower ceases to be enrolled, on at least a half-time basis, for any reason other than graduation or (c) 174 months after the first Disbursement Date. The "Grace Period" begins at the end of the "Interim Period" and continues for up to six months. The "Repayment Period" begins at the end of the Grace Period and will include any Deferment Period or Forbearance Period. My loan will automatically enter the "Repayment Period" 174 months after the initial "Disbursement Date" if it is not already into the "Repayment Period." A "Deferment Period" is a period that may be granted to me by the Lender, based on the educational status of the Borrower, during which I need not make any payments on my Loan. A "Forbearance Period" is a period that may be granted to me by the Lender, based on financial hardship, during which I need not make any payments on my Loan. Beginning with the "Effective Date" and including any combination of "Interim Period," "Grace Period," "Deferment Period," "Forbearance Period," and "Repayment Period," at no time will the term of this loan exceed 180 months.

**LOAN PURCHASE.** I will use the proceeds of this Loan solely for tuition and other reasonable expenses of attending the Educational Institution, including, but not limited to, school fees, room and board/housing, books, supplies and equipment, laboratory expenses, transportation and commuting costs, as certified by the Educational Institution.

**DISBURSEMENTS TO EDUCATIONAL INSTITUTION.** I authorize the Lender or its servicer to disburse the proceeds of my Loan, in periodic amounts, over the School Term/Loan Period certified by the school, by electronically transmitting funds directly to the Educational Institution or by issuing checks made jointly payable to the Borrower and the Educational Institution and by mailing such checks to the Educational Institution. No disbursement will be made if I instruct the Lender or its servicer in writing to stop making disbursements. No disbursement need be made if I am in default at any time, or if the Lender or its servicers learns that the Borrower is no longer attending the Educational Institution on at least a half-time basis. Additionally, to the extent permitted by applicable law, the Lender may suspend or stop any further disbursements if there is a material adverse change in my financial circumstances, for example, if I am delinquent on any other loan or if I have had a significant increase in debt without a proportionate rise in income. I will be liable for all disbursements made under this Note, even if subsequent disbursements are stopped by me or by the Lender.

**CANCELLATION OF NOTE.** I will review the Disclosure Statement with the first disbursement immediately upon receiving it. If I am not satisfied with the terms of my Loan as approved, I may cancel this Note and all disbursements. For me to cancel this Note, I must contact the Lender in writing within 30 days of receiving the Disclosure Statement for the first disbursement, notify the Educational Institution, and not endorse any Loan check. If the Lender disburses any of the proceeds of my Loan by issuing a check and I do not endorse and deposit that check within 30 days of the first Disbursement Date, the check will become void, and this Note will be automatically canceled by the Lender. If this Note is canceled, by me or by the Lender, the Lender will not charge me any interest. I will have to reapply to obtain another loan.

**FAILURE TO ATTEND EDUCATIONAL INSTITUTION.** I agree that I will immediately notify the Educational Institution, the Lender, and its servicer if the Borrower fails to attend the Educational Institution on at least a half-time basis. I agree that the Educational Institution may, in accordance with its refund policies, pay directly to the Lender, or its servicer, the amount of any refund of tuition, fees, or other expenses paid or to be paid from the proceeds of this Note. I further agree to deliver immediately the Lender or its servicer, the amount of any such refund that I receive.

#### INTEREST.

- Adding Disbursements to Unpaid Principal Sum.** As of the first Disbursement Date, the "unpaid principal sum" for my Loan will consist of the first disbursement alone. As of each Disbursement Date thereafter, the Lender will add to the "unpaid principal sum" the corresponding disbursement.
- Interest Accrual.** Interest will be calculated on a simple interest basis using a daily rate based on a 365-day year (366-day year in a leap year). Consequently, interest will accrue on the unpaid principal sum for the first disbursement and on any unpaid accrued interest once added to the principal sum (the total, at any time, referred to as the "unpaid principal balance") until my Loan is paid in full.
- Adding Accrued Interest to the Unpaid Principal Balance.** There are certain times when the Lender may add to the unpaid principal balance any interest, which has accrued and has not been paid.
  - End of the Grace Period.** Interest, which accrues and is not paid prior to the Repayment Period, may be added to the unpaid principal balance at the end of the Grace Period.
  - Notification Required Before End of Grace Period.** Prior to the end of the Grace Period, I may be required to notify the Lender, either because notice is required as set forth in "Additional Notification Requirements" below. If I fail to do so, then in addition to other rights the Lender may have as a result, as set forth in "Default" below, any interest which accrues and is not paid following the end of the Grace Period may be added to the unpaid principal balance as of the date I do notify the Lender or as of the date the Lender discovers that I should have given notice, whichever is earlier.

- Notification Required During Repayment Period.** At any time before the Loan is repaid, I may be required to notify the Lender, as set forth in the "Additional Notification Requirements" below. If I fail to do so, then in addition to the other rights the lender may have as a result, as set forth in "Default" below, interest which accrues and is not paid from the date of my last payment may be added to the unpaid principal balance as of the date I do notify the Lender or as of the date the Lender discovers that I should have given notice, whichever is earlier.
  - End of Deferment Period.** Interest, which accrues and is not paid during any Deferment Period, may be added to the unpaid principal balance at the end of the Deferment Period.
  - End of Forbearance Period.** Interest, which accrues and is not paid during any Forbearance Period, may be added to the unpaid principal balance at the end of the Forbearance Period.
  - Following End of Bankruptcy Stay.** Interest, which accrues and is not paid during any period in which an automatic stay in bankruptcy is in effect, may be added to the unpaid principal balance, if permitted by applicable law, as of the date the stay no longer applies.
- Variable Rate. The interest rate on my Loan is a variable rate.**
    - Adjustment Date.** The interest rate may change on the first day of each calendar quarter (January 1, April 1, July 1, October 1) after the Effective Date on this Note. Each such date is called an "Adjustment Date."
    - Index.** My interest rate will be based on an index. The index is the bond equivalent rate of the 91-day U.S. Treasury Bills auctioned at the first auction held in the month immediately preceding the "Adjustment Date" as published in the "Money Rates" section of *The Wall Street Journal*.
    - Initial Index Rate.** The "Initial Index Rate" is the bond equivalent rate of the 91-day U.S. Treasury Bills auctioned at the first auction held in the month immediately preceding the Adjustment Date, which Adjustment Date in turn is immediately prior to the first Disbursement Date.
    - Current Index Rate.** The "Current Index Rate" is the bond equivalent rate of the 91-day U.S. Treasury Bills auctioned at the first auction held in the month immediately preceding an Adjustment Date.
    - Calculating Initial Interest Rate.** The Lender will calculate the initial interest rate by adding 4.00% ("margin") to the Initial Index Rate.
    - Calculating New Interest Rate.** The Lender will calculate my new interest rate by adding 4.00% ("margin") to the Current Index Rate. This amount will be my new interest rate until the next Adjustment Date.
    - Substitute Index.** If the index is not longer available, then the lender will choose a comparable substitute for calculating interest as allowed by applicable law.
    - Minimum and Maximum Interest Rate.** The interest rate will never decrease below 6.00% and will never increase above 18.00%.
  - Effect of Rate Changes.** Any change in the interest rate may affect the amount due at maturity, the number of payments, and the payment amounts. During the Repayment Period, the Lender may increase the payment amount annually as necessary to recover accrued interest and to amortize my Loan over the remaining Repayment Period at the then applicable interest rate. The Lender will notify me before a new payment amount takes effect.

#### REPAYMENT.

- My Liability for Repayment.** By signing this Note, I agree to be jointly, severally, and solidarily liable for repayment with everyone else who signs it. This means that I am fully responsible for repayment and that the Lender may collect from me without trying to collect from anyone else. I also agree that the Lender can extend or change the terms of payment and release the Borrower or Cosigner without notifying me or releasing me from my responsibility for repaying this Loan. Repayment must be in US Dollars.
- Repayment Schedule.** During the Grace Period I must contact the Lender, at the Lender's address for other communications set out below or at such other address as provided to me by the Lender, to establish a Repayment Schedule. If I do not do so, and do not respond to contacts from the Lender, then the Lender may establish a Repayment Schedule with substantially equal installment payments and a payment amount of at least \$50.00US. In any event, during the Repayment Period, I will repay this Note by making monthly payments set forth in the Repayment Schedule, which the Lender provides to me. At no time will the term of this note exceed 180 months from the Effective Date of this Loan.
- Requesting Revised Payment Amount.** I may request a revised payment amount as long as this revised payment amount allows the Loan to be paid in full over the remaining Repayment Period and the payment amount is at least \$50.00US. The Lender may grant my request if, in its sole discretion, the Lender decides that I qualify for such an adjustment.
- Application of Payments.** My payments will be applied first to interest, then to principal, then to other fees, costs, and charges, in the order determined by the Lender.
- Late Payments, Partial Payments, "Payment in Full," and Lender Addresses.** To the extent permitted by applicable law, the Lender may accept late payments, partial payments, or payments marked "payment in full" or having similar language, without waiving its rights under this Note. Unless the Lender notifies me otherwise in writing, I must send all monthly installment payments to: Student Alternative Resource Program, P.O. Box 7878, Notre Dame, IN 46556-7878, USA. I must send any payment I tender in full satisfaction of my Loan to: Student Alternative Resource Program, P.O. Box 7878, Notre Dame, IN 46556-7878, USA. I must send all other communications regarding my Loan to Student Alternative Resource Program, Notre Dame Federal Credit Union, P.O. Box 7878, Notre Dame, IN 46556-7878, USA.
- Payment Due Notwithstanding Failure to Complete Educational Program and Notwithstanding Death or Disability.** I understand that I have to repay this loan in full even though the Borrower fails to complete his or her educational program. I also understand that if I should die or become disabled, my obligation to pay this Loan will remain in force.

**DEFERMENT.** I understand that the Lender may grant me a Deferment Period during the Repayment Period, subject to such limitations as the Lender may decide to impose. I may receive a Deferment Period if the Borrower returns to an accredited, post-secondary school on at least a half-time basis, as determined by such school. I may also receive a Deferment Period if the Borrower enrolls and participates in a medical or dental internship or residency program leading to a degree or certification awarded by an institution of higher education, a hospital, or a health care facility that offers post-graduate training. The total of all Deferment Periods based on participation in an internship or residency program may not exceed 48 months. No deferment will be granted after 174 months from the initial Disbursement Date. I must notify the Lender as soon as the basis for which the Deferment Period was granted no longer exists. I understand that interest will continue to accrue during any Deferment Period.

**FORBEARANCE.** I understand that the Lender may grant me a Forbearance Period during the Repayment Period, subject to such limitations as the Lender may decide to impose. No Forbearance Period will be longer than six months and the total of all my Forbearance Periods may not exceed 12 months. I agree to contact the Lender to request a Forbearance Period whenever I am unable to make payments as they become due. I must notify the Lender as soon as the condition for which the Forbearance Period was granted no longer exists. I understand that interest will continue to accrue during any Forbearance Period. No Forbearance Period will be granted 174 months after the initial Disbursement Date.

**LATE CHARGES.** I will pay a late charge of \$17.50 US if I fail to make any part of a scheduled payment within ten days after it becomes due. I agree that the Lender may change this amount pursuant to Indiana Code §§ 24-4.5-1-108 and 24-4.5-3.203.5 so as to always be the maximum amount allowed by law.

**RETURNED CHECK FEES.** I agree to pay any fee allowed by law for each check, negotiable order of withdrawal or draft issue in connection with this loan that is returned because it has been dishonored.

**PREPAYMENT. I may prepay my Loan in full or in part at any time without penalty.** Because interest is calculated on a simple interest basis, I will not receive any interest refund or rebate if I prepay in full. Prepayment of less than the entire outstanding amount of my Loan will not reduce the amount of payments I must make. If I make a prepayment that is less than the amount of my next monthly payment, the Lender may allow me to pay the balance of that next monthly payment with the monthly payment due immediately thereafter; interest will continue to accrue on that balance, however, until it is paid.

**PRIVACY MATTERS.** I agree to give the Lender updated financial information about me any time the Lender reasonably requests it. To the extent permitted by applicable law, either the Lender or its servicer may provide a copy of the Application, this Note, or any other document to, and may report my payment history to the Educational Institution. I further agree that the Lender and its servicer may receive credit information about me from others including other lenders and credit reporting agencies. The Lender may also report information about my Loan to credit reporting agencies. To the extent permitted by applicable law, I agree that the Lender will not be liable for any claim arising from the use of information provided to it by others or arising from the Lender providing information to others.

**ADDITIONAL NOTIFICATION REQUIREMENTS.** I must immediately notify the Lender in writing if any of the following occurs to me, or to anyone else who has signed this Note, before the Loan is repaid in full: (1) any change of address; (2) any name change (whether as a result of court order, change in marital status, or for any other reason); (3) any transfer to another educational institution; (4) any withdrawal from the Educational Institution or attendance on a less than half-time basis; (5) graduation; or (6) completion of internship or residency program.

**CREDIT REPORTING AGENCY.** If my account becomes overdue, then as permitted by applicable law, the Lender may disclose that information to one or more national consumer credit reporting agencies, which may significantly and adversely affect my credit rating. I understand that in order to maintain a good credit rating, it is to my advantage to comply with all the terms of this Note.

**DEFAULT.** I will be in default if I fail to make any scheduled payment when due (or within any grace period provided by applicable law) or I break any other promise in this Note. I will also be in default if I am determined to be incompetent, become insolvent, die, go into bankruptcy, or if I make any false written statement in applying for his Loan or at any time during the term of this Loan. To the extent permitted by applicable law, I will also be in default if the Lender reasonably believes that my prospects for repaying this Loan are significantly impaired. If I am in default then, following such notice of, and the expiration of, any right to cure that I may have under applicable law, the Lender can demand payment of the entire remaining unpaid balance of this Loan including accrued by unpaid interest.

**COLLECTION COSTS AND COURT COSTS.** If I am in default, the Lender may take such actions as it considers necessary to collect the balance due on my Loan, including, but not limited to, referring my Loan to a collection agency for further collection efforts or bringing lawsuit and obtaining a judgment against me. I agree to pay any reasonable costs and expenses permitted by applicable law, which the Lender incurs in enforcing the terms of this Note, including collection agency costs and court costs.

#### ADDITIONAL TERMS.

- Excess Charges.** The interest rate, late charge, and return check fee will never exceed the highest rate or charge allowed by the governing law for this Note. Costs and expenses incurred by the Lender in enforcing the terms of this Note, including collection agency costs and court costs, will never exceed the amount allowed by applicable law for this Note. If any charges exceed the amount permitted by governing law or by applicable law, as appropriate, then such charges will be reduced to such permitted amounts, and any excess already collected will be applied as a partial prepayment of the unpaid principal balance.
- Governing Law.** I understand that the provisions of this Note will be governed by federal law and the laws of the state of Indiana, United States of America which is the state where the Lender originating this Loan has its headquarters, without regard to conflict of law rules. These laws will continue to govern even if this Note is transferred to a holder, which has its headquarters in a different state.

- Effective Date.** I am signing this Note as part of my loan application to the Lender. This Note shall not become final and binding until the last to occur of (a) the date it is received, reviewed, and approved by the Lender, (b) the date I receive final credit approval from the Lender, (c) the date I receive the Disclosure Statement for the first disbursement on my loan, or (d) the first Disbursement Date.
- Where Suit Must Be Filed.** To the extent permitted by applicable law, I agree that any suit I bring against the Lender (or any subsequent holder of this Note) must be brought in a court of competent jurisdiction in the US county in which the then holder of this Note maintains its principal place of business.
- Assignments.** I understand that this Loan, or any interest or amount owed under this Loan, may be sold or assigned by the Lender to another creditor without further notice to me (unless notice is required by applicable law). I also understand that I may not assign my rights under this Loan and that any attempt by me to do so will not be effective.
- Waivers.** To the extent permitted by applicable law, I waive my rights to require the Lender to demand payment of amounts due (known as "presentment"), to give notice that amounts due have not been paid (known as "notice of dishonor"), and to obtain an official certification of non-payment (known as a "protest"). I also waive the benefit of any applicable valuation and appraisal laws. I understand that the Lender may delay or fail to exercise or waive any of its rights on any occasion without losing its ability to exercise the right at any future time.
- Severability.** If any provision of clause of this Note conflicts with applicable law, that conflict will not affect other provisions of this Note which can be given effect without the conflicting provision.
- Security.** To secure the payment of this Loan, I agree that the Lender has the right of set-off. This means that the Lender may set off any amount due and payable under this Note against any right I have to receive money from the Lender. "Right to receive money from the Lender" means: (1) any share or deposit account balance that I have with the Lender; (2) any money owed to me on an item presented to the Lender or in the Lender's possession for collection or exchange; and (3) any repurchase agreement or other similar obligation. "Any amount due and payable under this Note" means the total amount of which the Lender is entitled to demand payment under the terms of this Note at the time the Lender sets off. If my right to receive money from the Lender is also owned by someone who has not agreed to pay this Note, the Lender's right to set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement. The Lender's right to set-off does not apply to an account or other obligation where my rights arise only in a representative capacity. It also does not apply to any individual Retirement Account or other tax-deferred retirement account. The Lender will not be liable for the dishonor or any check/share draft when the dishonor occurs because the Lender set off this debt against any of my accounts. I agree to hold the Lender harmless from any such claims arising as a result of the Lender's exercise of the Lender's right to set-off.

#### CERTIFICATION OF BORROWER AND COSIGNER

I declare under penalty of perjury:

- Legal Age to Contract.** That I am of legal age to sign a binding contract.
- True Statement.** That all of the information contained in the Application and in this Note is true, complete, and correct to the best of my knowledge and belief.
- Loan Proceeds Used for Education.** That the proceeds of this Loan will be used solely for educational expenses at the Educational Institution and for the School Term/Loan Period certified by the School and that I will immediately repay any Loan proceeds that cannot reasonably be attributed to such educational expenses. Any refinancing for consolidation purposes still recognizes the original purpose of the original balances was for educational purposes.
- Refund.** That the Educational Institution may pay the Lender any refund that may be due to the Borrower, up to the amount of my Loan.
- Credit Checks.** That I authorize the Lender to investigate my credit record and report information concerning my Loan to proper persons and organizations and that I also authorize the Lender to check my credit and employment history, to answer questions about its credit experience with me, and to release any information gathered in the credit review process as permitted by applicable law.
- Communications Regarding Loan and Release of Loan Information.** That I authorize the Lender, the Educational Institution and their agents to communicate with and to release information pertinent to this loan to members of my immediate family, including my spouse (unless I submit written directions otherwise), and that I further authorize any lender or holder of any of my outstanding education loans to release any information on any of my outstanding education loans to any other lender or holder of any of my other educational loans.
- Inquiries to Learn Current Address and Telephone Number.** That I authorize the Lender to release information and make inquiries to the individuals listed as references on the Application for the purpose of learning my current address and telephone number.
- Form I-20.** That I authorize the University of Notre Dame to provide a school-certified Form I-20 student visa to Notre Dame Federal Credit Union.
- Patriot Act.** That I acknowledge that to help the United States of America 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 transacts business. I understand that the Lender will use the information I provided on this document to identify me in compliance with the Patriot Act.