

Application

NOTE AND COMPLETE NOTICE TO OHIO APPLICANTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X

SIGNATURE FOR WISCONSIN RESIDENTS ONLY

DATE

Married Applicants may apply for a separate account.

☐ **Individual Credit:** Complete **Applicant** section. Complete **Co-Applicant, Spouse**, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

☐ **Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Amount Requested \$ _____ **Purpose:** _____

Repayment: ☐ Payroll Deduction ☐ Cash ☐ Automatic Payment ☐ Military Allotment ☐ _____

STATEMENT OF INTENT Are you interested in having your loan protected? ☐ Yes ☐ No

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT INFORMATION APPLICANT

NAME (Last - First - Initial)

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

OTHER

☐ CO-APPLICANT ☐ SPOUSE

NAME (Last - First - Initial)

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER

NAME AND ADDRESS OF EMPLOYER

YOUR TITLE/GRADE

SUPERVISOR'S NAME

YOUR TITLE/GRADE

SUPERVISOR'S NAME

START DATE

HOURS AT WORK

IF SELF EMPLOYED, TYPE OF BUSINESS

START DATE

HOURS AT WORK

IF SELF EMPLOYED, TYPE OF BUSINESS

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS

STARTING DATE

ENDING DATE

STARTING DATE

ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR ☐ YES ☐ NO
WHERE _____ ENDING/SEPARATION DATE _____

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR ☐ YES ☐ NO
WHERE _____ ENDING/SEPARATION DATE _____

INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME \$ _____ PER _____ ☐ NET ☐ GROSS

OTHER INCOME \$ _____ PER _____
SOURCE _____

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME \$ _____ PER _____ ☐ NET ☐ GROSS

OTHER INCOME \$ _____ PER _____
SOURCE _____

REFERENCES Please include Street, City, State and Zip.

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU

RELATIONSHIP

HOME PHONE

RELATIONSHIP

HOME PHONE

NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE

NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE

HOME PHONE

HOME PHONE

ASSETS/PROPERTY		Check box for Applicant/Other. List all assets and account number(s)-- Attach other sheets if necessary.						
APPLICANT		OTHER (CO-APPLICANT, SPOUSE)						
SHARE DRAFT OR CHECKING AMOUNT \$		NAME AND ADDRESS OF DEPOSITORY		SHARE DRAFT OR CHECKING AMOUNT \$		NAME AND ADDRESS OF DEPOSITORY		
SAVINGS AMOUNT \$		NAME AND ADDRESS OF DEPOSITORY		SAVINGS AMOUNT \$		NAME AND ADDRESS OF DEPOSITORY		
APPLICANT	OTHER	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.		MARKET VALUE		PLEDGED AS COLLATERAL FOR ANOTHER LOAN		
	HOME*			\$		YES	NO	
				\$		YES	NO	
				\$		YES	NO	
*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable. A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.								
FIRST MORTGAGE HELD BY				OTHER LIENS (Describe)				
PRESENT BALANCE \$								
IS THE PROPERTY DESCRIBED IN THIS SECTION: YOUR PRINCIPAL DWELLING? <input type="checkbox"/> YES <input type="checkbox"/> NO				IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO				
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? <input type="checkbox"/> YES <input type="checkbox"/> NO								
DEBTS		In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.						
APPLICANT	OTHER	CREDITOR NAME AND ADDRESS		ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE
	<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (incl. Tax & Ins.)				\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED					TOTALS	\$	\$	\$
FINANCIAL INFORMATION		These questions apply to both Applicant and Other.						
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET								
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?								
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?								
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?								
ARE YOU A PARTY IN A LAWSUIT?								
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?								
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?								
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?								
FOR WHOM (Name of Others Obligated on Loan):				TO WHOM (Name of Creditor):				
SIGNATURES								
You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application.								
If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.								
<div style="border: 1px solid black; padding: 2px; display: inline-block;">X</div> (SEAL)		<div style="border: 1px solid black; padding: 2px; display: inline-block;">X</div> (SEAL)						
APPLICANT'S SIGNATURE		DATE		OTHER SIGNATURE		DATE		
CREDIT UNION INFORMATION								
<input type="checkbox"/> LOAN OFFICER		ADVANCE APPROVED: <input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED				
<input type="checkbox"/> CREDIT COMMITTEE OR OTHER		OUTSIDE INFORMATION CONSIDERED: <input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE				
\$		APPROVED LIMIT		DEBT RATIO				
REFERRED TO/REASON(S) FOR REFERRAL:								
DESCRIBE COUNTER OFFER:								
SPECIFIC REASON(S) FOR REJECTION:								
SIGNATURES:		DATE		DATE		DATE		
<input type="checkbox"/> LOAN OFFICER X				X				
<input type="checkbox"/> CREDIT COMMITTEE X				X				
<input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON		(DATE) BY		(INITIALS)				
LOAN ORIGINATOR ORGANIZATION				NMLSR ID NUMBER				
LOAN ORIGINATOR				NMLSR ID NUMBER				