

Please print **clearly** in ink, or type. Check all applicable boxes and answer all questions. If a question does not apply, indicate this by printing N/A (Not Applicable). This application must be filled out completely, dated and signed before it is submitted.

Account No.: \_\_\_\_\_

## CREDIT REQUEST

Married applicants may apply for an individual account. Check the appropriate box to indicate Individual or Joint Credit.

- Individual Credit:** Complete APPLICANT section. Please provide us with information about your spouse by completing all the CO-APPLICANT/SPOUSE sections if you live in a Community Property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), if the property used to secure the loan is located in a Community Property state, or if your spouse will use the account. Your spouse should **not sign** this Application unless he/she wishes to be obligated on this loan as a Co-Applicant. However, if this loan is secured by property, and your spouse's name will appear on the title to the property, he/she must sign this Application as an "Owner of Collateral."
- Joint Credit:** Provide information about both of you by completing APPLICANT and CO-APPLICANT/SPOUSE sections.

**Amount Requested \$** \_\_\_\_\_ **I am applying for:**  Signature Loan  Vehicle Loan  Credit Card  Other \_\_\_\_\_

**Repayment:**  Payroll Deduction  Automatic Payment  Military Allotment  Cash  Other \_\_\_\_\_

## APPLICANT INFORMATION

**CO-APPLICANT**  **SPOUSE** (PLEASE CHECK ONE)

Name (Last, First, M.I.) \_\_\_\_\_

Driver's License # \_\_\_\_\_ State \_\_\_\_\_

Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Home Phone (\_\_\_\_) \_\_\_\_\_ Bus.#(\_\_\_\_) \_\_\_\_\_

Present Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Own  Rent How Long? \_\_\_\_\_ Pmt \$ \_\_\_\_\_

Previous Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Own  Rent How Long? \_\_\_\_\_

(NOTE: Complete if you reside or if collateral being used is located in a community property state or if this is a joint application)

Married  Unmarried  Separated

List ages of dependents not listed by other Applicant (exclude self): \_\_\_\_\_

Name (Last, First, M.I.) \_\_\_\_\_

Driver's License # \_\_\_\_\_ State \_\_\_\_\_

Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Home Phone (\_\_\_\_) \_\_\_\_\_ Bus.#(\_\_\_\_) \_\_\_\_\_

Present Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Own  Rent How Long? \_\_\_\_\_ Pmt \$ \_\_\_\_\_

Previous Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Own  Rent How Long? \_\_\_\_\_

(NOTE: Complete if you reside or if collateral being used is located in a community property state or if this is a joint application)

Married  Unmarried  Separated

List ages of dependents not listed by other Applicant (exclude self): \_\_\_\_\_

## EMPLOYMENT INFORMATION

## CO-APPLICANT/SPOUSE

Employer \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_

Address \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_ Ext. \_\_\_\_\_

Your Title \_\_\_\_\_  Part-time  Full-time

Prev. Empl. \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_

Address \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_  Part-time  Full-time

Employer \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_

Address \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_ Ext. \_\_\_\_\_

Your Title \_\_\_\_\_  Part-time  Full-time

Prev. Empl. \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_

Address \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_  Part-time  Full-time

## INCOME INFORMATION

## CO-APPLICANT/SPOUSE

**Note:** Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.

Gross monthly income from employment \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Is any of this income to be reduced or interrupted before credit request is paid off?

Yes  No If yes, explain for how long and amount involved on a separate sheet.

Gross monthly income from employment \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Is any of this income to be reduced or interrupted before credit request is paid off?

Yes  No If yes, explain for how long and amount involved on a separate sheet.

## REFERENCES (List the names, addresses and phone numbers of two relatives not living with you and one other reference who has known you for 2 years or more.)

Name	Address	Phone	Relationship

## ASSETS Deposit Accounts: Include credit union, bank, savings and loan association, share accounts, share draft accounts, savings and checking accounts. Attach a separate sheet, if necessary.

Account Type	Name & Address of Financial Institution	Acct. Balance	Account No.

**OTHER ASSETS:** Include securities, trust deeds, life insurance, other investments, real estate, vehicles to which you have clear title, etc. Attach a separate sheet, if necessary.

Description	Curr. Value	Amount Owed

**DEBTS**

Creditor Name and Address	Account No.	Balance Due	Mo. Payment
<input type="checkbox"/> Monthly Rent or <input type="checkbox"/> Mortgage			
2nd Mortgagor:			
<i>List other debts &amp; obligations including installment accounts, debts to other financial institutions, department stores, credit cards, support payments, medical bills, etc. Attach a separate sheet, if necessary.</i>			
Creditor Name and Address	Account No.	Balance Due	Mo. Payment

**FINANCIAL INFORMATION** (If a "yes" answer is given to any of the following, explain on an attached sheet.)

	Applicant		Co-Applicant	
	YES	NO	YES	NO
Do you have any outstanding judgments? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In the last 10 years, have you filed for bankruptcy or had a debt adjustment plan confirmed under chapter 13?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had property foreclosed upon or given a deed in lieu of foreclosure in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a party in a lawsuit? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you other than a U.S. citizen or permanent resident alien? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a co-maker, co-signer or guarantor in any loan not listed above? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For whom (others obligated on loan): _____ To whom (creditor): _____ Mo. pmt. \$ _____				

**SIGNATURES**

Under penalty of perjury, you certify that (i) all information given on this application is true, complete, and is given for the purpose of requesting a loan; and (ii) that, other than those you have stated on this application, you have no other outstanding indebtedness, either as a maker, co-maker, or guarantor. You authorize any person, association, or corporation to furnish on request of this credit union, information concerning you or your affairs. You authorize the credit union to contact and inquire of your references and your employer(s) present, past and future; and to obtain consumer reports about you. You also authorize the credit union to furnish information concerning your account to credit reporting agencies. Pursuant to state law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

You understand that you will be provided with a copy of the Agreements and Disclosures applicable to your Open-End Loan Plan, including the Open-End Credit Agreement and the Truth-in-Lending Disclosure, the Statement of Billing Rights and the Security Agreement, when the loan subaccount is approved. You further agree that if you sign this Application and you access the line of credit, negotiate any check or draft that is issued under the terms of the Loan Plan, or utilize the loan proceeds in any way, then you are agreeing to be bound by the terms and conditions applicable to the Loan Plan, including the Promise to Pay all amounts owed to the Credit Union.

If you are applying for closed-end credit, you acknowledge that you will sign your Note and Disclosure Statement at the time the loan closes and you agree to be bound by its terms and conditions.

**NOTE:** If this application is approved and credit card(s) issued, the undersigned Applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the Applicant(s) will be bound by the terms and conditions of the credit card account agreement and disclosure and all amendments thereto. For credit card applications, please provide Mother's Maiden name: \_\_\_\_\_

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
 Signature of Applicant Date Signature of Co-Applicant Date

**PLEDGE OF SHARES (SPECIFIC) - For Credit Card Applicants Only**  
 By signing below, you, \_\_\_\_\_, pledge to \_\_\_\_\_ Credit Union a security interest of \$ \_\_\_\_\_ in your account number \_\_\_\_\_ to secure your Credit Card Account. You understand that this is a condition of your receiving a Credit Card Account. In the event of default on the Credit Card Account, these funds will be applied to the amount owing.  
 \_\_\_\_\_  
 Signature Date

**PLEDGE OF SHARES (CONSENSUAL) - For Credit Card Applicants Only**  
 By signing below, you pledge to \_\_\_\_\_ Credit Union a security interest in all shareholdings (except retirement accounts) now or hereafter on deposit with the Credit Union (except retirement accounts), to secure your Credit Card Account. You authorize the Credit Union to apply these shareholdings to pay any amounts due on the Account or under this Agreement if you should default.  
 \_\_\_\_\_  
 Signature Date

**BORROWERS PLEASE NOTE:**  
 Federal law states that whoever knowingly and willfully makes a false statement, or overvalues any land, property or security, for the purpose of influencing a credit union in connection with a loan is subject to a fine of up to one million dollars, or 30 years imprisonment or both.

**OWNER OF COLLATERAL (other than applicant)**  
 By signing below, you agree to subordinate your interest to that of the \_\_\_\_\_ Credit Union in the collateral which serves as security for this loan.  
**X** \_\_\_\_\_  
 Signature of Owner of Collateral other than Applicant Date

**SECURED AND UNSECURED CREDIT CARD DISCLOSURE**

Annual Percentage Rate for Purchases	Variable-Rate Information	Grace Period for Repayment of the Balance for Purchases	Method of Computing the Balance for Purchases	Annual Fees	Minimum Finance Charge	Transaction Fee for Purchases	Transaction Fee for Cash Advances and Fees for Paying Late or Exceeding the Credit Limit.

The information quoted was accurate as of \_\_\_\_\_. The information may have changed after that date. To determine the latest credit card information, write to us at the address on this application.

**LOAN OFFICER'S / CREDIT COMMITTEE'S APPROVAL:** Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Security Offered: \_\_\_\_\_