

## 1 NOTE AND COMPLETE Married Applicants may apply for a separate account.

**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 \_\_\_\_\_

**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.

## 2 APPLICANT INFORMATION

APPLICANT	<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE
NAME (Last - First - Initial)	NAME (Last - First - Initial)
DRIVER'S LICENSE NUMBER/STATE	DRIVER'S LICENSE NUMBER/STATE
ACCOUNT NUMBER SOCIAL SECURITY NUMBER	ACCOUNT NUMBER SOCIAL SECURITY NUMBER
BIRTH DATE HOME PHONE BUSINESS PHONE/EXT.	BIRTH DATE HOME PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS	PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)

## 3 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 STARTING DATE ENDING DATE	IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS STARTING DATE ENDING DATE
MILITARY IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE	IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE

## 4 INCOME INFORMATION

<b>NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
EMPLOYMENT INCOME	OTHER INCOME	EMPLOYMENT INCOME	OTHER INCOME
\$ PER SOURCE	\$ PER SOURCE	\$ PER SOURCE	\$ PER SOURCE
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		<input type="checkbox"/> NET <input type="checkbox"/> GROSS	

## 5 REFERENCES Please include Street, City, State and Zip.

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP HOME PHONE	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP HOME PHONE
NAME AND ADDRESS OF PERSONAL FRIEND -NOT A RELATIVE HOME PHONE	NAME AND ADDRESS OF PERSONAL FRIEND -NOT A RELATIVE HOME PHONE

APPLICANT

OTHER (CO-APPLICANT, SPOUSE)

6A ASSETS/ PROPERTY Check box for Applicant/Other. List all assets and account number(s) - Attach other sheets if necessary.

SHARE DRAFT OR CHECKING AMOUNT NAME AND ADDRESS OF DEPOSITORY SAVINGS AMOUNT NAME AND ADDRESS OF DEPOSITORY

SHARE DRAFT OR CHECKING AMOUNT NAME AND ADDRESS OF DEPOSITORY SAVINGS AMOUNT NAME AND ADDRESS OF DEPOSITORY

Table with columns: APPLICANT/OTHER, LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY, MARKET VALUE, PLEDGED AS COLLATERAL FOR ANOTHER LOAN

6B\* This section must be completed for the property which will be given as security, if applicable.

LIST EVERY LIEN AGAINST YOUR HOME 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.

7 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.

Table with columns: APPLICANT/OTHER, CREDITOR NAME AND ADDRESS, ACCOUNT NUMBER, ORIGINAL BALANCE, PRESENT BALANCE, MONTHLY PAYMENT, IF PAST DUE

8 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?

Table with columns: APPLICANT YES NO, OTHER YES NO

9 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.

APPLICANT'S SIGNATURE DATE OTHER SIGNATURE DATE

10 CREDIT UNION INFORMATION Do not write in this section - for credit union use only. Check applicable box(es).

LOAN OFFICER ADVANCE APPROVED: CREDIT COMMITTEE OR OTHER OUTSIDE INFORMATION CONSIDERED: REFERRED TO/REASON(S) FOR REFERRAL: DESCRIBE COUNTER OFFER: SPECIFIC REASON(S) FOR REJECTION: SIGNATURES: ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON