

**HOW TO  
APPLY**

- Please complete sections 1 through 8
- Sign and complete section 9
- Return this application to your credit union
- An incomplete or unsigned form may delay processing

**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**

NAME (Last - First - Initial)

DRIVER'S LICENSE NUMBER/STATE

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

BIRTH DATE

HOME PHONE

CELL PHONE

BUSINESS PHONE/ EXT.

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

YEARS  
AT THIS  
ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

YEARS  
AT THIS  
ADDRESS

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)

☐ **CO-APPLICANT**

☐ **SPOUSE**

NAME (Last - First - Initial)

DRIVER'S LICENSE NUMBER/STATE

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

BIRTH DATE

HOME PHONE

CELL PHONE

BUSINESS PHONE/ EXT.

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

YEARS  
AT THIS  
ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

YEARS  
AT THIS  
ADDRESS

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 APPLICANT

(Exclude Self)

**3**

**EMPLOYMENT  
INFORMATION**

NAME AND ADDRESS OF EMPLOYER

YOUR TITLE/GRADE

SUPERVISOR'S NAME

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

**MILITARY**

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

NAME AND ADDRESS OF EMPLOYER

YOUR TITLE/GRADE

SUPERVISOR'S NAME

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

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

**4**

**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

OTHER INCOME

\$ PER

\$ PER

☐ NET ☐ GROSS

SOURCE

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

EMPLOYMENT INCOME

OTHER INCOME

\$ PER

\$ PER

☐ NET ☐ GROSS

SOURCE

**5**

**REFERENCES**

Please include  
Street, City, State  
and Zip.

NAME AND ADDRESS OF NEAREST RELATIVE

RELATIONSHIP

NOT LIVING WITH YOU

HOME PHONE

NAME AND ADDRESS OF PERSONAL FRIEND

HOME PHONE

-NOT A RELATIVE

NAME AND ADDRESS OF NEAREST RELATIVE

RELATIONSHIP

NOT LIVING WITH YOU

HOME PHONE

NAME AND ADDRESS OF PERSONAL FRIEND

HOME PHONE

-NOT A RELATIVE

## 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.

### 6B\*

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

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		LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY		MARKET VALUE		PLEDGED AS COLLATERAL FOR ANOTHER LOAN	
OTHER		For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.					
HOME*				\$		YES NO	
				\$		YES NO	
				\$		YES NO	

#### 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.

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	
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? <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	

### 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.

APPLICANT	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	IF PAST DUE ✓
OTHER						
<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	\$	\$	\$

### 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? \_\_\_\_\_

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): \_\_\_\_\_

APPLICANT		OTHER	
YES	NO	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. 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.

X	DATE	X	DATE
APPLICANT'S SIGNATURE		OTHER SIGNATURE	

### 10

#### CREDIT UNION INFORMATION

Do not write in this section— for credit union use only. Check applicable box(es).

☐ LOAN OFFICER ADVANCE APPROVED: ☐ YES ☐ NO

☐ CREDIT COMMITTEE OR OTHER OUTSIDE INFORMATION CONSIDERED: ☐ YES ☐ NO

IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

REFERRED TO/REASON(S) FOR REFERRAL: \$ \_\_\_\_\_ APPROVED LIMIT \_\_\_\_\_ DEBT RATIO \_\_\_\_\_

DESCRIBE COUNTER OFFER: \_\_\_\_\_

SPECIFIC REASON(S) FOR REJECTION: \_\_\_\_\_

SIGNATURES: \_\_\_\_\_ DATE \_\_\_\_\_

☐ LOAN OFFICER X \_\_\_\_\_ DATE \_\_\_\_\_

☐ CREDIT COMMITTEE X \_\_\_\_\_ DATE \_\_\_\_\_

☐ ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON \_\_\_\_\_ (DATE) BY \_\_\_\_\_ (INITIALS)

LOAN ORIGINATOR ORGANIZATION \_\_\_\_\_ NMLSR ID NUMBER \_\_\_\_\_

LOAN ORIGINATOR \_\_\_\_\_ NMLSR ID NUMBER \_\_\_\_\_

# 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	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	PLEGDED AS COLLATERAL FOR ANOTHER LOAN
HOME*		\$	YES NO
		\$	YES NO
		\$	YES NO

## 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.

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	
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? <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	

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APPLICANT OTHER	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	IF 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						
<b>TOTALS</b>			\$	\$	\$	

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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? \_\_\_\_\_

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FOR WHOM (Name of Others Obligated on Loan): \_\_\_\_\_ TO WHOM (Name of Creditor): \_\_\_\_\_

APPLICANT		OTHER	
YES	NO	YES	NO

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**X** \_\_\_\_\_ **X** \_\_\_\_\_  
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: ☐ YES ☐ NO ☐ COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED

☐ CREDIT COMMITTEE OR OTHER OUTSIDE INFORMATION CONSIDERED: ☐ YES ☐ NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

REFERRED TO/REASON(S) FOR REFERRAL: \$ \_\_\_\_\_ APPROVED LIMIT \_\_\_\_\_ DEBT RATIO \_\_\_\_\_

DESCRIBE COUNTER OFFER: \_\_\_\_\_

SPECIFIC REASON(S) FOR REJECTION: \_\_\_\_\_

**SIGNATURES:**

<input type="checkbox"/> LOAN OFFICER	<b>X</b>	DATE	<b>X</b>	DATE
<input type="checkbox"/> CREDIT COMMITTEE		DATE		DATE
	<b>X</b>		<b>X</b>	

☐ ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON \_\_\_\_\_ (DATE) BY \_\_\_\_\_ (INITIALS)

LOAN ORIGINATOR ORGANIZATION \_\_\_\_\_ NMLSR ID NUMBER \_\_\_\_\_

LOAN ORIGINATOR \_\_\_\_\_ NMLSR ID NUMBER \_\_\_\_\_