

## 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 \_\_\_\_\_ 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 \_\_\_\_\_ 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 \_\_\_\_\_

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 \_\_\_\_\_

MILITARY

## 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 _____
<input type="checkbox"/> NET <input type="checkbox"/> 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 _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE _____

## 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 PERSONAL FRIEND -NOT A RELATIVE \_\_\_\_\_ 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 \_\_\_\_\_

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.

Form with sections for Applicant and Other, including fields for Share Draft or Checking Amount, Savings Amount, Name and Address of Depository, and a table for listing home and other items owned with market value and collateral status.

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

Form titled 'LIST EVERY LIEN AGAINST YOUR HOME' with instructions and fields for First Mortgage Held By, Present Balance, and questions regarding principal dwelling and part ownership.

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, CREDITOR NAME AND ADDRESS, ACCOUNT NUMBER, ORIGINAL BALANCE, PRESENT BALANCE, MONTHLY PAYMENT, IF PAST DUE. Includes a 'TOTALS' row at the bottom.

8 FINANCIAL INFORMATION
These questions apply to both Applicant and Other.

Form with questions about outstanding judgments, bankruptcy, foreclosure, lawsuits, citizenship, income decline, and co-maker status. Includes a grid for Applicant and Other responses.

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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state-chartered credit unions insured by NCUA. 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.

Signature lines for Applicant and Other with corresponding date fields.

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

Form with checkboxes for Loan Officer, Credit Committee, Advance Approved, Counter Offer, Referred to, Describe Counter Offer, Specific Reason for Rejection, Signatures, and ECOA Notice.