

# Application

**HOW TO  
APPLY**

- Please complete blue sections 1 through 8
- Sign section 9
- Return this application to the Credit Union

**1  
NOTE AND  
COMPLETE**

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.  
 **Individual Credit:** Complete Applicant section. Complete Co-Applicant, Spouse, Guarantor (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, or (3) if there is a guarantor on this account. Please check box to indicate whom the information is about.  
 **Joint Credit:** Provide information about both of you by completing Applicant and Other section.

**Amount Requested \$** \_\_\_\_\_ **Purpose:** \_\_\_\_\_

**Collateral:**

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

**STATEMENT  
OF INTENT**  
*Check if desired.*

- Credit Disability Insurance  
 Single Credit Life Insurance  
 Joint Credit Life Insurance

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

**2  
APPLICANT  
INFORMATION**

**APPLICANT**

*Please print in ink or type.*

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**  **GUARANTOR**  
 Use "SAA" if information is "Same As 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 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  
REFERENCES**

*Please include  
Street, City, State  
and Zip.*

NAME AND ADDRESS OF CREDITOR(S) OF DEBTS PAID OFF \_\_\_\_\_ TELEPHONE \_\_\_\_\_

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 CREDITOR(S) OF DEBTS PAID OFF \_\_\_\_\_ TELEPHONE \_\_\_\_\_

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, GUARANTOR)

**5 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 SOURCE  
 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 SOURCE  
 NET  GROSS

OTHER INCOME \$ PER SOURCE

**6 ASSETS**

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

Check box for Applicant/Other. List all assets and account number(s)—Attach other sheets if necessary.

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	PLEGGED AS COLLATERAL FOR ANOTHER LOAN	
HOME		\$	YES	NO
		\$	YES	NO
		\$	YES	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 OTHER	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	INT RATE
<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>			\$	\$	\$	

**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 REPOSSESSED 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**

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. You also 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.

**X**  
 APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**X**  
 OTHER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**10 CREDIT UNION INFORMATION**

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

DATE \_\_\_\_\_ APPROVED LIMITS \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ DEBT RATIO \_\_\_\_\_

LOAN OFFICER  CREDIT COMMITTEE OR OTHER REFERRED TO/REASON(S) FOR REFERRAL: \_\_\_\_\_ ADVANCE APPROVED:  YES  NO  COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED  YES  NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

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

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

SIGNATURES:  LOAN OFFICER  CREDIT COMMITTEE DATE \_\_\_\_\_ DATE \_\_\_\_\_ DATE \_\_\_\_\_ DATE \_\_\_\_\_

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