

## READ 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** sections if only the applicant's income is considered for loan approval.

Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: AZ, CA, ID, LA, NM, NV, TX, WA, WI.

**Joint Credit:** Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:

We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

## PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

**Account/Loan:** Individual Joint

**Credit Card Account:** Individual Joint

(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \_\_\_\_\_

Credit Limit Requested \_\_\_\_\_

Purpose/Collateral: \_\_\_\_\_

Other Loan Request \_\_\_\_\_

If Authorized user, name \_\_\_\_\_ Date of Birth \_\_\_\_\_

**Repayment:** Payroll Deduction Billing Notice Automatic Payment  
Web Pay Other

**SEE SEPARATE PAGE FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS**

APPLICANT				CO-APPLICANT		NON-APPLICANT SPOUSE/OTHER	
NAME (Last - First - Initial)		ACCOUNT NUMBER		NAME (Last - First - Initial)		ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME		SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME	
E-MAIL ADDRESS		FAX NUMBER		E-MAIL ADDRESS		FAX NUMBER	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.		BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)		OWN RENT		PRESENT ADDRESS (Street - City - State - Zip)		OWN RENT	
		YEARS/MONTHS AT THIS ADDRESS				YEARS/MONTHS AT THIS ADDRESS	
PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:		PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:	
MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)		MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)	
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)				PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)			

## EMPLOYMENT

NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION
PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS AT CURRENT EMPLOYER)		PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS AT CURRENT EMPLOYER)	

## INCOME

<b>OTHER INCOME 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	
PER	PER	PER	PER
SOURCE		SOURCE	

## REFERENCES

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME NUMBER	
		RELATIONSHIP	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME NUMBER	
		RELATIONSHIP	

Generated:

**ASSETS (LIST ALL ASSETS OF APPLICANT AND CO-APPLICANT/NON-APPLICANT SPOUSE/OTHER, IF APPLICABLE)**

APPLICANT		CO-APPLICANT/NON-APPLICANT SPOUSE/OTHER	
CHECKING AMOUNT	NAME AND ADDRESS OF BANK OR FINANCIAL INSTITUTION	CHECKING AMOUNT	NAME AND ADDRESS OF BANK OR FINANCIAL INSTITUTION
SAVINGS AMOUNT	NAME AND ADDRESS OF BANK OR FINANCIAL INSTITUTION	SAVINGS AMOUNT	NAME AND ADDRESS OF BANK OR FINANCIAL INSTITUTION

APPLICANT	DESCRIPTION (I.E., AUTO, STOCK, REAL ESTATE, ETC.)	MARKET VALUE	PLEDGE AS COLLATERAL FOR ANOTHER LOAN?	
CO-APPLICANT			YES	NO
	REAL ESTATE (LOCATION, DATE ACQUIRED)			
	AUTOMOBILE (MAKE, MODEL, YEAR)			
	OTHER			
	OTHER			
	OTHER			

**DEBTS (LIST ALL DEBTS OF APPLICANT AND CO-APPLICANT/NON-APPLICANT SPOUSE/OTHER, IF APPLICABLE - ATTACH ANOTHER SHEET IF NECESSARY.)**

APPLICANT	NAME AND ADDRESS OF CREDITOR	ACCOUNT NUMBER	COLLATERAL TYPE	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
CO-APPLICANT						
	RENT MORTGAGE					
	LIST ALIMONY, CHILD SUPPORT OR CHILD CARE PAID MONTHLY					

LIST OTHER NAME(S) UNDER WHICH YOU HAVE RECEIVED CREDIT

**TOTALS****FINANCIAL INFORMATION (THESE QUESTIONS APPLY TO BOTH APPLICANT AND CO-APPLICANT/NON-APPLICANT SPOUSE/OTHER)****IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET**

DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN 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 THE LOAN)

TO WHOM (NAME OF CREDITOR)

PRESENT BALANCE

MONTHLY PAYMENT

**STATE NOTICES**

**NEW YORK APPLICANTS ONLY:** A consumer credit report may be requested in connection with this Application or any renewals or extensions of any credit granted as a result of this Application. If you ask, we will inform you whether such a report was requested and, if so, the name and address of the agency that furnished the report.

**OHIO APPLICANTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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 APPLICANTS ONLY:** Marital Status:      Married      Unmarried      Legally Separated

If married: the name of your spouse is \_\_\_\_\_

Spouse's SSN: \_\_\_\_\_ Spouse's Address (if different) \_\_\_\_\_

**Notice:** 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.

**MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT:** In accordance with Wisconsin Statutes section 766.55(1) by signing here, you state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

**X** \_\_\_\_\_

**SECURITY INTEREST****THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.**

**IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.**

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

\_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

**For California Applicants:** These cards are identified as a "secured credit card". It is secured as defined above.

**APPLICATION SIGNATURES****PLEASE READ BEFORE SIGNING:**

All the information in this application is true. You understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. We have your permission to check it. We may retain this application even if not approved. You understand that we may receive information from others about your credit and we may answer questions and requests from others seeking credit or experience information about you or your accounts with us. If this application is approved, you agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering your account or loan. (If this application is for two of you, this statement applies to both of you.)

**Consumer and Credit Report Authorization.** By signing this Application, you authorize us to obtain your consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing your accounts or taking collection action on the account. You authorize us to receive and review other information about you, such as your employment and income information, from third-parties or consumer reporting agencies.

**Vermont Applicants:** Applicant provided consent via phone \_\_\_\_\_ (Credit Union Initials)

**IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying information.

**California Applicants:** By signing this Application, if you open a credit card account with us, **you specifically agree that we may access the records of the California Department of Motor Vehicles from time to time to obtain your current mailing address**, and by so agreeing, you are specifically waiving your rights under sections 1808.21 and 1808.22 of the California Vehicle Code.

SIGNATURE OF APPLICANT	DATE
X	
SIGNATURE OF CO-APPLICANT	DATE
X	

**FOR CREDIT UNION USE ONLY**

DATE	<b>APPROVED LIMITS</b>	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO
LOAN OFFICER	ADVANCE APPROVED	YES	NO	COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED		
LOAN COMMITTEE	OUTSIDE INFORMATION CONSIDERED	YES	NO	IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE		
REFERRED TO/REASON(S) FOR REFERRAL					DATE	
DESCRIBE COUNTER OFFER						
SPECIFIC REASON(S) FOR REJECTION						
SIGNATURES	LOAN OFFICER	LOAN COMMITTEE				
X		X	X	X		
ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON				(DATE) BY	(INITIALS)	