

# Loan Application

**Individual Credit:** You must complete the **APPLICANT** section about yourself and the **OTHER** section about your spouse if:  
 1. you live in or the property pledged as collateral is located in a community property state (AK,AZ,CA,ID,LA,MN,NV,TX,WA,WD),  
 2. your spouse will use the account, or  
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or Separate maintenance, complete the **OTHER** section to the extent possible about the person on whose payments you are relying.

**Joint Credit:** Each applicant must **individually** complete the appropriate section below.

**Individual**    **Joint**   Amount Requested \$ \_\_\_\_\_ Purpose/Collateral: \_\_\_\_\_

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

Are you interested in having your loan protected?    **YES**    **NO**

**PAYMENT PROTECTION**

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.

**APPLICANT**

Name (Last - First - Initial) \_\_\_\_\_

Account Number \_\_\_\_\_ Social Security Number \_\_\_\_\_

Driver's License Number/State \_\_\_\_\_ List Ages of Dependents \_\_\_\_\_

Birth Date \_\_\_\_\_ Cell Phone \_\_\_\_\_ Business Phone/Ext. \_\_\_\_\_

e-mail address \_\_\_\_\_

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)

**EMPLOYMENT/INCOME INFORMATION**

Name & Address of Employer: \_\_\_\_\_

Title/Grade \_\_\_\_\_ Start Date \_\_\_\_\_ Hour At Work \_\_\_\_\_

Supervisor's Name \_\_\_\_\_ If Self Employed - Type of Business \_\_\_\_\_

Employment Income \_\_\_\_\_ Other Income \_\_\_\_\_  
 \$ \_\_\_\_\_ Per \_\_\_\_\_ \$ \_\_\_\_\_ Per \_\_\_\_\_  
 Net    Gross

Previous Employer Name and Address if Employed Less than Five Years \_\_\_\_\_ Starting Date \_\_\_\_\_  
 \_\_\_\_\_ Ending Date \_\_\_\_\_

**APPLICANT REFERENCE**

Name and Address \_\_\_\_\_ Relationship \_\_\_\_\_  
 Of nearest relative \_\_\_\_\_  
 Not living with you \_\_\_\_\_ Home Phone \_\_\_\_\_

**Military:** Is transfer expected during next year?    Yes    No  
 If so, Where? \_\_\_\_\_ Ending/Separation Date \_\_\_\_\_

**OTHER:    CO-APPLICANT    SPOUSE    OTHER**

Name (Last - First - Initial) \_\_\_\_\_

Account Number \_\_\_\_\_ Social Security Number \_\_\_\_\_

Driver's License Number/State \_\_\_\_\_ List Ages of Dependents \_\_\_\_\_

Birth Date \_\_\_\_\_ Cell Phone \_\_\_\_\_ Business Phone/Ext. \_\_\_\_\_

e-mail address \_\_\_\_\_

Present Address (Street - City - State - Zip) \_\_\_\_\_  Own  
 \_\_\_\_\_  Rent  
 \_\_\_\_\_ Years at this address

Previous Address (Street - City - State - Zip) \_\_\_\_\_  Own  
 \_\_\_\_\_  Rent  
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 Net    Gross

Previous Employer Name and Address if Employed Less than Five Years \_\_\_\_\_ Starting Date \_\_\_\_\_  
 \_\_\_\_\_ Ending Date \_\_\_\_\_

**OTHER REFERENCE**

Name and Address \_\_\_\_\_ Relationship \_\_\_\_\_  
 Of nearest relative \_\_\_\_\_  
 Not living with you \_\_\_\_\_ Home Phone \_\_\_\_\_

**Military:** Is transfer expected during next year?    Yes    No  
 If so, Where? \_\_\_\_\_ Ending/Separation Date \_\_\_\_\_

What You Owe	Creditor Name (Attach additional sheet(s) if necessary)	Int. Rate	Present Balance	Monthly Payment	Applicant	Other
<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage						
2 <sup>nd</sup> Mortgage						
1 <sup>st</sup> Auto Loan						
2 <sup>nd</sup> Auto Loan						
Child Care						
Child Support						
Credit Card						
Credit Card						
Other						
Other						
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED		TOTAL				

What You Own	List Location of Property or Financial Institution	Market Value	Pledged As Collateral	Applicant	Other
Home					
Auto					
Savings					
Checking					
Other					

Other Information About You	If you answer "YES" to any questions other than #1, explain on an attached sheet	APPLICANT		OTHER	
		YES	NO	YES	NO
1. Are you a U.S. Citizen or Permanent Resident Alien?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you currently have any outstanding judgments or have you ever filed Bankruptcy, had A debt adjustment plan confirmed under Chapter 13, had property repossessed in the last 7 years, of been a party in a lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is your income likely to decline in the next two years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 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): _____		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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 what you owe, if there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal of extension of the credit received. You understand that the Credit Union will rely on the information on the information in this application and your credit report to make its decision. 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. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions of state chartered credit unions insured by NCUA.

<b>X</b> APPLICANT'S SIGNATURE _____ DATE _____	<b>X</b> OTHER SIGNATURE _____ DATE _____
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CREDIT UNION USE ONLY						
Date	<input type="checkbox"/> Approved	Approved Limits:	SIGNATURE	LINE OF CREDIT	OTHER	DEBT TO INCOME RATIO
	<input type="checkbox"/> Denied (Adverse Action Notice Sent)		\$ _____	\$ _____	\$ _____	AFTER _____
Loan Officer Comments:						
Signatures:		Date	Signatures:		Date	
<b>X</b>			<b>X</b>			