

**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.

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 \_\_\_\_\_

MILITARY 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 \$ SOURCE PER  
 NET  GROSS

**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 \$ SOURCE PER  
 NET  GROSS

**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 for Section 6A: Assets/Property. Includes fields for Share Draft or Checking Amount, Savings Amount, Name and Address of Depository, Market Value, and Pledged as Collateral for Another Loan.

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

Form for Section 6B\*: List Every Lien Against Your Home. Includes fields for First Mortgage Held By, Present Balance, and questions about principal dwelling and other owners.

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 for Section 7: Debts. Columns include Applicant/Other, Creditor Name and Address, Account Number, Original Balance, Present Balance, Monthly Payment, and If Past Due.

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

Form for Section 8: Financial Information. Includes questions about outstanding judgments, bankruptcy, foreclosure, lawsuits, citizenship, income decline, and co-maker status.

Table for Section 8: Applicant and Other status. Columns for YES/NO for Applicant and Other.

9 SIGNATURES

Form for Section 9: Signatures. Includes signature lines and dates for Applicant and Other.

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

Form for Section 10: Credit Union Information. Includes fields for Loan Officer, Credit Committee, Referred to/Reason(s), Describe Counter Offer, Specific Reason(s) for Rejection, Signatures, ECOA Notice, and Loan Originator Information.