

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 and is in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
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: If you are applying with another person, complete the **Applicant** and **Other** sections.

Guarantor: Complete the **Other** section if you are a guarantor on the account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying for. Married Applicants may apply for a separate account.

Individual Joint Amount requested \$ _____ Purpose/Collateral: _____

Payment Protection: Single 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.

Applicant:

Name (Last, First, MI)

Account Number Social Security Number Birth Date

Driver's License Number & State Mother's Maiden Name

Home/Cell Phone Other Phone Email Address

Present Address (Street, City, State and Zip)

Own Rent _____ Years at Present Address

Mortgage/Rent Owed To

Mortgage Bal. Monthly Payment Property Value (if buying)

Personal Reference – Name & Phone Number

Complete for Joint Credit, Secured Credit or if you live in a Community Property State: Married Separated Unmarried

Employment/Income:

Name of Employer

Address (Street, City, State and Zip)

Start Date (Month/Year) Position/Line of Work

\$ _____ Per _____ \$ _____ Per _____

Income: Net/Gross (circle one) Other Income Source:

Notice: Alimony, Child Support or Separate maintenance income need not be revealed if you do not choose to have it considered.

Other: Co-Applicant Spouse Guarantor

Name (Last, First, MI)

Account Number Social Security Number Birth Date

Driver's License Number & State Mother's Maiden Name

Home/Cell Phone Other Phone Email Address

Present Address (Street, City, State and Zip)

Own Rent _____ Years at Present Address

Mortgage/Rent Owed To

Mortgage Bal. Monthly Payment Property Value (if buying)

Personal Reference – Name & Phone Number

Complete for Joint Credit, Secured Credit or if you live in a Community Property State: Married Separated Unmarried

Employment/Income:

Name of Employer

Address (Street, City, State and Zip)

Start Date (Month/Year) Position/Line of Work

\$ _____ Per _____ \$ _____ Per _____

Income: Net/Gross (circle one) Other Income Source:

Notice: Alimony, Child Support or Separate maintenance income need not be revealed if you do not choose to have it considered.

STATE LAW NOTICES - OHIO RESIDENTS ONLY: 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.

SIGNATURES: You promise that everything you have stated in this application is correct to the best of your knowledge. 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, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely 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 or state-chartered credit unions insured by NCUA.

X _____
Applicant's Signature Date

X _____
Other Signature Date

For Office Use Only: Initial: _____ Loan Amount _____ Acct Number _____ Date _____
