



# CO-SIGNER/GUARANTOR AGREEMENT

## CO-SIGNER/GUARANTOR INFORMATION

Name	Wings ID #	Social Security Number	Date of Birth
Residence Address (No PO Box)	City	State	ZIP
Home Phone	Business Phone	Relationship to Member	
Place of Birth (City, State)	Mother's Maiden Name	Driver's License # and State of Issuance	
How long at current residence?	Monthly Mortgage/Rent Payment \$	<input type="checkbox"/> Own	<input type="checkbox"/> Live with Parents
		<input type="checkbox"/> Rent	<input type="checkbox"/> Other
Employer	Date of Hire	Position	
Gross Income <input type="checkbox"/> Monthly \$ <input type="checkbox"/> Annually	Source of Additional Income**	Monthly Amount	

\*\*Income from alimony, child support, or separate maintenance payments do not have to be revealed if you don't want the Credit Union to consider such income in determining creditworthiness

Are you a US Citizen?  Yes  No      Are you a resident alien?  Yes  No  
Are you a co-signer or guarantor on any loan?  Yes  No      Are you a defendant in any suits or legal action?  Yes  No  
Have you ever been bankrupt or made a settlement of debt in the past 14 years?  Yes  No If YES, when? \_\_\_\_\_

### THIS AGREEMENT is made by and between Wings Financial (Credit Union) and the Co-Signer/Guarantor executing this agreement

- The person executing this document has agreed to unconditionally guarantee **ANY AND ALL ADVANCES**, now or in the future, made by the Credit Union under the open-ended Complete Credit loan or VISA credit card plans.
- The person executing this document has agreed to unconditionally guarantee **ONLY** the debts and obligations existing, from time to time, for the following listed accounts (check all boxes that are applicable):
- |   |  |
|---|--|
| <input type="checkbox"/> Unsecured Line-Of-Credit | <input type="checkbox"/> Unsecured Personal Loan         |
| <input type="checkbox"/> VISA Credit Card         | <input type="checkbox"/> Secured Loan - Collateral _____ |
| <input type="checkbox"/> Other _____              |  |

The amount of the obligations of the borrower that is guaranteed by this agreement is (check appropriate box):

- Unlimited       Limited to the sum of \$ \_\_\_\_\_

**NOTE: This guarantee is UNLIMITED in amount if no box is checked or if a blank is not filled in after a checked box.**

### NATURE OF GUARANTEE

The guarantee is absolute, unconditional and continuing. Unless limited above, the Guarantee extends to all existing and future debts and liabilities of the borrower to the Credit Union, both principal and interest, direct and indirect, and including costs of collection including reasonable attorney's fees.

The debt is governed by the Complete Credit Disclosure Statement and Agreement and/or the VISA Credit Card Disclosure and Agreement. A copy of these may be requested, at any time, by contacting the Credit Union.

### TWO OR MORE SIGNERS

If more than one person guarantees a debt, then each one is completely responsible and liable for all obligations.

### SUCCESSORS

The Guarantee is binding on your heirs, executors, administrators, successors and assigns.

## NOTICE TO CO-SIGNER/GUARANTOR

You are being asked to guarantee a debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay it if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase the amount.

The Credit Union can collect this debt from you without first trying to collect from the borrower. The Credit Union can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

By signing below, you certify that the information on this application is complete, true, and submitted for the purpose of obtaining an approval for credit. You also agree that the Credit Union can use credit reporting agencies or otherwise verify the information on this application, and that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance.

Co-Signer/Guarantor Signature \_\_\_\_\_ Date \_\_\_\_\_