



Co-Signer/Guarantor Agreement

Account Number _____

Name _____

Social Security Number _____ Date of Birth _____ No. of Dependents _____

Home Phone (____) _____ Work Phone (____) _____ Mother's Maiden Name _____

Home Address _____

Own Rent Live with parents Other How Long ? _____ Monthly Mortgage/Rent Pmt \$ _____

Employer _____ Position _____ Hire Date _____ Gross Monthly Income \$ _____

Source of Additional Income** _____ Monthly Amount \$ _____

**** Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment of this obligation.**

1. Are you a U.S. Citizen or legal alien? YES NO

2. Are you a co-signer or guarantor on any loan? YES NO

3. Are you a defendant in any suits or other legal action? YES NO

4. Have you ever been bankrupt or made a settlement of a debt in the last 14 years? YES NO If yes,when? _____

THIS AGREEMENT is made by and between Wings Financial Federal Credit Union (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):

- Unsecured Line-Of-Credit
- VISA Credit Card
- Other _____
- Unsecured Personal Loan
- Secured Loan - Collateral _____

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.

CoSigner/Guarantors Signature _____

Date _____