



# LOAN APPLICATION

<b>NOTICE</b>			
<b>Borrower and Co-Borrower are required to be members of the Credit Union.</b> <b>Guarantor/Cosigners are not required to be members of the Credit Union.</b> <b>All parties to the loan must be at least 18 years of age.</b>			
<b>Individual Credit:</b> You must complete the <b>Borrower</b> section about yourself. <b>Joint Credit:</b> The Borrower and Co-Borrower must <b>individually</b> complete the appropriate section below. <b>Guarantor/Cosigner:</b> Complete the <b>Guarantor/Cosigner</b> section if you are a guarantor on an account/loan.			
<b>Check box to indicate the type of account (s) and type of credit for which you are applying.</b> <input type="checkbox"/> Individual <input type="checkbox"/> Joint <b>Married Applicants may apply for a separate account.</b>			
<b>BORROWER</b>		<input type="checkbox"/> <b>CO-BORROWER</b> <input type="checkbox"/> <b>GUARANTOR/COSIGNER</b>	
Member Number:		Member Number:	
Name:		Name:	
Social Security Number:		Social Security Number:	
Driver's License Number:		Driver's License Number:	
State of Issue:	Expiration Date:	State of Issue:	Expiration Date:
Date of Birth	Home Phone:	Date of Birth	Home Phone:
	Cell Phone:		Cell Phone:
Email Address:		Email Address:	
<i>Complete for joint credit, secured credit or if you live in a community property state:</i>		<i>Complete for joint credit, secured credit or if you live in a community property state:</i>	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	
Home Address:	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Home Address:	<input type="checkbox"/> Rent <input type="checkbox"/> Own
<b>EMPLOYMENT INFORMATION</b>		<b>EMPLOYMENT INFORMATION</b>	
Work Phone - Ext	Fax Number	Work Phone - Ext	Fax Number
Employer Name and Address		Employer Name and Address	
Hire Date:	Current Occupation:	Hire Date:	Current Occupation:
If Self Employed, Type of Business:		If Self Employed, Type of Business:	
Gross Annual Employment Income: \$ <i>(Please Attach Proof of Income)</i>		Gross Annual Employment Income: \$ <i>(Please Attach Proof of Income)</i>	
<i>NOTICE: Alimony, Child Support, or Separate Maintenance Income Need Not Be Revealed If You Do Not Choose To Have It Considered.</i>		<i>NOTICE: Alimony, Child Support, or Separate Maintenance Income Need Not Be Revealed If You Do Not Choose To Have It Considered.</i>	
Other Annual Income: \$ Source of Income: <i>(Please Attach Proof of Income)</i>		Other Annual Income: \$ Source of Income: <i>(Please attach Proof of Income)</i>	

<b>REFERENCE (NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU)</b>		<b>REFERENCE (NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU)</b>	
Name:		Name:	
Address:		Address:	
Relationship:	Phone:	Relationship:	Phone:
<b>LANDLORD/MORTGAGE COMPANY NAME AND ACCOUNT NUMBER</b>		<b>PRESENT BALANCE</b>	<b>MONTHLY PAYMENT</b>
<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE		\$	\$

<b>OTHER INFORMATION ABOUT YOU (If you answer "yes" to any question other than #1, explain on an attached sheet.)</b>	<b>Borrower</b>	<b>Co-Borrower or Guarantor</b>
1. Are you a U.S. Citizen or Permanent Resident Alien?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Do you currently have any outstanding judgments, currently in the process of filing for bankruptcy or have you ever filed for bankruptcy, had a debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Is your income likely to decline in the next two years?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. Are you a co-maker, co-signer or guarantor on any loan not listed above? For whom? (names of others obligated on loan): _____ To whom? (name of creditor): _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

**STATE LAW NOTICES**

**OHIO RESIDENTS ONLY:** The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

X _____ Signature for Wisconsin Residents Only	_____ Date
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**SIGNATURES**

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, 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 _____ Borrower Signature	_____ Date
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X _____ Signature of: <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor/Cosigner	_____ Date
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**Amount Requested \$** \_\_\_\_\_ **Number of Months** \_\_\_\_\_

**Repayment Options:**  Payroll Deduction  1<sup>ST</sup> Pay  2<sup>ND</sup> Pay  1<sup>ST</sup> and 2<sup>ND</sup> Pays  All pays including 3<sup>RD</sup> Pay  
(Employees only)

*Loan terms are disclosed in the LoanLiner® Plan and on the Disbursement Receipt or Open-End Voucher and Security Agreement*

Electronic Payment  Periodic Payment From Credit Union Share Account  Coupon Book

**Loan Type:**

Line of Credit  Personal Loan  Life Policy  Mutual Fund  Share Secured

Vehicle:  New  Used  Pre-Approval  Refinance

Recreational Vehicle or Boat:  New  Used  Pre-Approval  Refinance  Titled  Untitled

**Loan Purpose:** \_\_\_\_\_

**Collateral Description for Vehicle, RV or Boat loan:** \_\_\_\_\_

**VIN** \_\_\_\_\_ **Mileage** \_\_\_\_\_

***Income Documentation*** - Please provide a copy of the most recent paycheck stub or other documentation of income for all applicants. Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

**Disbursement Options:**  Pickup in Credit Union

Mail To: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_