



Shares _____	Account # _____
Loan _____	Note # _____
Add On _____	Soc Sec # _____
Total _____	Date _____
Interest Rate: _____	Postal Payroll: _____
Credit Score: _____	Monthly Pymt: _____
Debt Ratio: _____	Approval By: _____

Married applicants may apply for a separate account. Check the appropriate box to indicate individual Credit or Joint Credit.

_____ Individual Credit _____ Joint Credit Amount Requested \$ _____ Purpose of loan _____

Repayment: _____ Payroll Deduction _____ Cash _____ Automatic Payment _____ Other _____ Bi-Weekly _____ Monthly _____ Length of Loan _____

Applicant Name: _____ **Applicant Name:** _____

Driver's License #: _____ State: _____ Driver's License #: _____ State: _____

Social Security #: _____ Social Security #: _____

Birth Date: ____/____/____ Phone #: _____ Birth Date: ____/____/____ Phone #: _____

Current Address: _____ Current Address: _____

How Long Have You Lived There? _____ Own _____ Rent _____ How Long Have You Lived There? _____ Own _____ Rent _____

Previous Address: _____ Previous Address: _____

Marrital Status: _____ Marrital Status: _____

Name, Address and Phone # of Current Employer: _____ **Name, Address and Phone # of Current Employer:** _____

Supervisor Name: _____ Supervisor Name: _____

Start Date: _____ Start Date: _____

Hourly Wage: _____ Hours Per Week: _____ Hourly Wage: _____ Hours Per Week _____

If Less Than 5 Yrs. Name, Address and Phone of Previous Employer: _____ **If Less Than 5 Yrs. Name, Address and Phone of Previous Employer:** _____

Name and Address of Creditor of Debts Paid Off: _____ **Name and Address of Creditor of Debts Paid Off:** _____

Name, Address and Phone # of Nearest Relative Not Living With You: _____ **Name, Address and Phone # of Nearest Relative Not Living With You:** _____

Name, Address and Phone # of Personal Friend. Not a Relative: _____ **Name, Address and Phone # of Personal Friend. Not a Relative:** _____

Notice: Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered.

Net Employment Income Per Month: \$ _____ Net Employment Income Per Month: \$ _____

Other Income Per Month: \$ _____ Other Income Per Month: \$ _____

Share Draft/Checking Balance: \$ _____ Share Draft/Checking Balance: \$ _____

Name of Financial Institution: _____ Name of Financial Institution: _____

Savings Balance: \$ _____ Savings Balance: \$ _____

Name of Financial Institution: _____ Name of Financial Institution: _____

List Your Assets: _____ Market Value \$ _____ Bal Owed \$ _____

List Your Assets: _____ Market Value \$ _____ Bal Owed \$ _____

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List Your Assets: _____ Market Value \$ _____ Bal Owed \$ _____

Monthly Bills:

Mortgage/Rent: \$ _____ To Whom _____

Car Payment: \$ _____ To Whom _____

Other Debt: \$ _____ To Whom: _____

Other Debt: \$ _____ To Whom: _____

Other Debt: \$ _____ To Whom: _____

Other Debt: \$ _____ To Whom: _____

Other Debt: \$ _____ To Whom: _____

Other Debt: \$ _____ To Whom: _____

If a "YES" answer is given to a question, please explain on a separate sheet and attach:

	Applicant	Joint Applicant
Do you have any Outstanding Judgements ?	_____ Yes _____ No	_____ Yes _____ No
Have you ever filed for Bankruptcy ? Chapter _____?	_____ Yes _____ No	_____ Yes _____ No
Have you had Property Foreclosed or Repossessed in the last 7 years?	_____ Yes _____ No	_____ Yes _____ No
Are you a party in a lawsuit?	_____ Yes _____ No	_____ Yes _____ No
Are you other than a U.S. citizen or Permanent resident alien?	_____ Yes _____ No	_____ Yes _____ No
Is your income likely to decline in the next 2 years?	_____ Yes _____ No	_____ Yes _____ No
Are you co-maker, co-signer or guarantor on any loan not listed above?	_____ Yes _____ No	_____ Yes _____ No

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any changes in your name, address or employment. You also 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 all your debts and obligations. You authorize the credit union to obtain to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of the credit bureau that we pulled your credit from. You understand that it is a federal crime to willfully and deliberately prived incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

X _____ X _____
Applicant's Signature Date Joint Signature Date

X _____ X _____
Approved By: Credit Committee Approved By: Credit Committee

X _____ X _____
Denied By: Credit Committee Date Denied By: Credit Committee Date

Reason for Denial