



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 \$ \_\_\_\_\_

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**Monthly Bills:**

Mortgage/Rent: \$ \_\_\_\_\_ To Whom \_\_\_\_\_

Car Payment: \$ \_\_\_\_\_ To Whom \_\_\_\_\_

Other Debt: \$ \_\_\_\_\_ To Whom: \_\_\_\_\_

Other Debt: \$ \_\_\_\_\_ To Whom: \_\_\_\_\_

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

	<b>Applicant</b>	<b>Joint Applicant</b>
Do you have any <b>Outstanding Judgements</b> ?	_____ Yes _____ No	_____ Yes _____ No
Have you ever filed for <b>Bankruptcy</b> ? Chapter _____?	_____ Yes _____ No	_____ Yes _____ No
Have you had <b>Property Foreclosed</b> or <b>Repossessed</b> 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