



MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**
 Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.
 Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.
 _____ Initial here If you intend to apply for joint credit.

Type of Credit Applied For

New Vehicle Used Vehicle Leisure Vehicle Loan Share Loan Personal Loan

Purpose: **"If proceeds are to be used for Home Improvement please complete the "Information for Government Monitoring Purposes" on page 3 of this Loan Application.**

Loan Amount Repayment Term (In Months) Repayment Option: Cash
 Automatic Transfer Payroll Deduction

Vehicle Loans: Type of Vehicle (e.g., auto, boat) Year and Make (e.g., 2001 Dodge) Model (e.g., Caravan)

Optional Credit Insurance

A separate credit insurance Application/Disclosure must be completed if you are interested in adding coverage. See your loan officer for details.
You are interested in: Single Credit Life Joint Credit Life Credit Disability

Applicant Information

Complete for joint credit or if you live in a community property state: Married Separated Unmarried (single, divorced, widowed)

Full Name Birth Date Social Security No. Mother's Maiden Name (for security)

Home Phone Driver's License No./State Email Address

Current Address	Years There	Previous Address (if current less than 2 years)	Years There
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Name and address of nearest relative not living with you	Relationship	Phone
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Employment and Other Income

Current Employer Name and Address	Position	Hire Date	Annual Gross Income	Office Phone / Ext
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Previous Employer Name & Address (if current less than 2 years)	Position	Hire Date	Annual Gross Income	Office Phone / Ext
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Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income Source 1	Phone No.	Annual Gross Income	Other Income Source 2	Phone No.	Annual Gross Income
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Account and Financial Relationships

Financial Accounts at Other Institutions			Automobiles			
Checking	Institution	Balance	Auto 1	Year	Make	Model
Savings	Institution	Balance	Auto 2	Year	Make	Model
IRAs	Institution	Balance	Real Estate & Investments – Other Liens or Mortgage Balances			
			Description – Real Estate	Monthly Payment	Balance	
CDs	Institution	Balance	Description – Real Estate/Other Asset		Monthly Payment	Balance
			Description – Real Estate/Other Asset		Monthly Payment	Balance
MMAs	Institution	Balance	Description – Real Estate/Other Asset		Monthly Payment	Balance
			Description – Real Estate/Other Asset		Monthly Payment	Balance
Direct Deposit	Institution	Amount	<input type="checkbox"/> Own	Landlord/Mortgagor	Monthly Payment	Balance
			<input type="checkbox"/> Rent			

Current Debts (Share Loan Applicants are not required to complete this section).

Please check the box marked "CO" indicating the debts you are a Co-Borrower. Please check the box marked "D" if this debt is to be paid off if the loan is granted.

FULL NAME OF CREDITOR	BALANCE DUE	MONTHLY PAYMENT	FULL NAME OF CREDITOR	BALANCE DUE	MONTHLY PAYMENT
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		
<input type="checkbox"/> CO <input type="checkbox"/> D			<input type="checkbox"/> CO <input type="checkbox"/> D		

Other Applicant Information							
Check the box which applies: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Co-Signer				Check here if the Co-Applicant is your Spouse: <input type="checkbox"/>			
Complete for joint credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)							
Full Name		Birth Date		Social Security No.		Mother's Maiden Name (for security)	
Home Phone		Driver's License No./State		Email Address			
Current Address				Years There		Previous Address (if current less than 2 years)	
						Years There	
Name and address of nearest relative not living with you					Relationship		Phone
Co-Applicant / Co-Signer Employment and Other Income							
Current Employer Name and Address			Position		Hire Date	Annual Gross Income	Office Phone / Ext
Previous Employer Name & Address (if current less than 2 years)			Position		Hire Date	Annual Gross Income	Office Phone / Ext
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.							
Other Income Source 1			Phone No.		Annual Gross Income		Other Income Source 2
							Phone No.
							Annual Gross Income
Co-Applicant / Co-Signer Account and Financial Relationships							
Financial Accounts at Other Institutions				Automobiles			
Checking	Institution		Balance	Auto 1	Year	Make	Model
Savings	Institution		Balance	Auto 2	Year	Make	Model
IRAs	Institution		Balance	Real Estate & Investments – Other Liens or Mortgage Balances			
				Description – Real Estate		Monthly Payment	Balance
CDs	Institution		Balance	Description – Real Estate/Other Asset		Monthly Payment	Balance
MMAs	Institution		Balance	Description – Real Estate/Other Asset		Monthly Payment	Balance
Direct Deposit	Institution		Amount	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Landlord/Mortgagor	Monthly Payment	Balance
Current Debts (Share Loan Applicants are not required to complete this section).							
Please check the box marked "CO" indicating the debts you are a Co-Borrower. Please check the box marked "D" if this debt is to be paid off if the loan is granted.							
FULL NAME OF CREDITOR		BALANCE DUE	MONTHLY PAYMENT	FULL NAME OF CREDITOR		BALANCE DUE	MONTHLY PAYMENT
<input type="checkbox"/> CO <input type="checkbox"/> D				<input type="checkbox"/> CO <input type="checkbox"/> D			
<input type="checkbox"/> CO <input type="checkbox"/> D				<input type="checkbox"/> CO <input type="checkbox"/> D			
<input type="checkbox"/> CO <input type="checkbox"/> D				<input type="checkbox"/> CO <input type="checkbox"/> D			
SIGNATURES – Please Read and Sign Below							
You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. If approved, collateral securing other loans you have with the credit union (except for loans secured by household goods or any dwelling) will also secure this loan. The USA Patriot Act requires that we verify the identity of all account holders. We may ask you or your co-borrower to show proof of your identity.							
X				X			
Applicant				Co-Applicant / Co-Signer			
Date				Date			

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

NOTE: If proceeds are to be used for Home Improvement please complete this section.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER: <input type="checkbox"/> I do not wish to furnish this information												
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> NOT Hispanic or Latino	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> NOT Hispanic or Latino												
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White												
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male												
To be Completed by interviewer This application was taken by: <input type="checkbox"/> Face-to-Face interview <input type="checkbox"/> by Mail <input type="checkbox"/> by Telephone <input type="checkbox"/> by Internet	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="padding: 5px;">Interviewer's Name (print or type)</td> <td colspan="2" style="padding: 5px;">Name and Address of Interviewer's Employer</td> </tr> <tr> <td style="width: 60%; padding: 5px;">Interviewer's Signature</td> <td style="width: 10%; padding: 5px;">Date</td> <td style="width: 15%; padding: 5px;">(Name)</td> <td style="width: 15%; padding: 5px;">(Address)</td> </tr> <tr> <td style="padding: 5px;">Interviewer's Phone Number (incl. area code)</td> <td></td> <td style="padding: 5px;">(City)</td> <td style="padding: 5px;">(State) (Zip)</td> </tr> </table>	Interviewer's Name (print or type)		Name and Address of Interviewer's Employer		Interviewer's Signature	Date	(Name)	(Address)	Interviewer's Phone Number (incl. area code)		(City)	(State) (Zip)
Interviewer's Name (print or type)		Name and Address of Interviewer's Employer											
Interviewer's Signature	Date	(Name)	(Address)										
Interviewer's Phone Number (incl. area code)		(City)	(State) (Zip)										