

AMOUNT REQUESTED \$ _____ PURPOSE _____

Repayment: _____ Payment Coupons _____ Automatic Transfer _____ ACCOUNT NUMBER _____

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

- Individual Credit: Complete Applicant Section.
Joint Credit: Provide information about both of you by completing Applicant and Other section.

APPLICANT

Form with fields: Last Name, First Name, Middle, Social Security Number, Birthdate, Drivers License Number, Home Phone, Own, Rent, Monthly Payment, Current Address, City, State and Zip Code, How long (yrs.), Employer, Employer Address, Employer Phone, Title/Position, Date Started, Previous Employer, Title/Position, Date Started, Date Ended

Married _____ Single _____ Number of dependents _____

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

Net Wages Per Month \$ _____ Other Income Per Month \$ _____ Source _____

Name and Address of Nearest Relative Not Living With You

Do you have any outstanding judgements? ___Yes ___No
Are you a party in a lawsuit? ___Yes ___No
Have you had property foreclosed upon or repossessed in the last 7 years? ___Yes ___No
Are you other than a Citizen? ___Yes ___No
Have you ever filed for Bankruptcy or had a Debt Adjustment Plan confirmed under Chapter 13? ___Yes ___No

Complete this section if

- 1) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or
2) your spouse will use the account or
3) there is a guarantor on this account.

Please check box to indicate whom the information is about

CO-APPLICANT SPOUSE GUARANTOR

Form with fields: Last Name, First Name, Middle, Social Security Number, Birthdate, Drivers License Number, Home Phone, Own, Rent, Monthly Payment, Current Address, City, State and Zip Code, How long (yrs.), Employer, Employer Address, Employer Phone, Title/Position, Date Started, Previous Employer, Title/Position, Date Started, Date Ended

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

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Name and Address of Nearest Relative Not Living With You

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Are you other than a Citizen? ___Yes ___No
Have you ever filed for Bankruptcy or had a Debt Adjustment Plan confirmed under Chapter 13? ___Yes ___No

I / we have an interest in Credit Disability Insurance and/or Credit Life Insurance. Please inform us of the premium costs for these voluntary coverages.

CREDIT APPLICATION (Side 2)

EXPENSE	Present Balance	Monthly Payment	EXPENSE	Present Balance	Monthly Payment
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(if necessary, please attach additional sheets.)

Car Payment _____	_____	_____	Car or RV Payment _____	_____	_____
Credit Card _____	_____	_____	Credit Card _____	_____	_____
Credit Card _____	_____	_____	Other _____	_____	_____

Are you a co-maker, co-signer or guarantor on any loan not listed above? ___ Yes ___ No To whom? _____

List Home, Autos, and Other Assets You Own

Home Address _____ Market Value _____

Auto - Year and Make _____ Market Value _____

Name of Financial Institution where you have your checking account _____

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. 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 credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, we will tell you the name and address of any credit bureau from which we received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to State Chartered Credit Unions insured by NCUA.

x _____
APPLICANT'S SIGNATURE

x _____
OTHER APPLICANT'S SIGNATURE

DATE _____

DATE _____

FOR CREDIT UNION USE ONLY - DO NOT WRITE IN THIS SECTION

APPROVED AMOUNT _____

___ Auto ___ RV/Boat ___ M/C ___ Signature ___ Share Secured ___ VISA ___ OD/LOC ___ Other

COUNTER OFFER AMOUNT \$ _____ Reasons _____

___ Auto ___ RV/Boat ___ M/C ___ Signature ___ Share Secured ___ VISA ___ OD/LOC ___ Other

DENIED REASONS _____

Credit Committee: Date _____

X _____ X _____ X _____

Comments: _____