LOANLINER®

Application

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

☐ **LOANLINER® Account/Loan:** ☐ Individual ☐ Joint
(Including ATM/Debit Card Access to the Account if Available)

Amount Requested $_____

Purpose/Collateral: _____

Repayment: ☐ Payroll Deduction ☐ Cash ☐ Military Allotment ☐ Automatic Payment

☐ **Credit Card Account:** ☐ Individual ☐ Joint
(See Disclosure Table or Agreement for Terms)

Credit Limit Requested $_____

If Authorized User, Name: _____

Applicant

NAME (Last - First - Initial) | MOTHER'S MAIDEN NAME

ACCOUNT NUMBER | SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER / STATE | LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

BIRTH DATE | HOME PHONE ( ) | BUSINESS PHONE/ EXT. ( )

E-MAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip) ..... ☐ OWN ☐ RENT | YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip) ..... ☐ OWN ☐ RENT | YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER .....

TITLE/GRADE | START DATE | HOURS AT WORK

SUPERVISOR'S NAME | IF SELF EMPLOYED, TYPE OF BUSINESS

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME | OTHER INCOME

$_____ PER _____ | $_____ PER _____

☐ NET ☐ GROSS | SOURCE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO

WHERE | ENDING/SEPARATION DATE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS ..... | STARTING DATE | ENDING DATE

Other: ☐ Co-Applicant ☐ Spouse ☐ Guarantor

NAME (Last - First - Initial) | MOTHER'S MAIDEN NAME

ACCOUNT NUMBER | SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER / STATE | LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)

BIRTH DATE | HOME PHONE ( ) | BUSINESS PHONE/ EXT. ( )

E-MAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip) ..... ☐ OWN ☐ RENT | YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip) ..... ☐ OWN ☐ RENT | YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER .....

TITLE/GRADE | START DATE | HOURS AT WORK

SUPERVISOR'S NAME | IF SELF EMPLOYED, TYPE OF BUSINESS

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME | OTHER INCOME

$_____ PER _____ | $_____ PER _____

☐ NET ☐ GROSS | SOURCE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO

WHERE | ENDING/SEPARATION DATE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS ..... | STARTING DATE | ENDING DATE

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TO ORDER: 1-800-356-5012

CONTINUED ON REVERSE SIDE

Applicant Reference

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU

RELATIONSHIP

HOME PHONE

Other Reference

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU

RELATIONSHIP

HOME PHONE

What You Owe

CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY Applicant	OWED BY Other
☐ RENT ☐ FIRST MORTGAGE (Include Tax and Ins.)		$	$		
2nd MORTGAGE		$	$		
1st AUTO LOAN		$	$		
2nd AUTO LOAN		$	$		
CHILD-CARE		$	$		
CHILD SUPPORT		$	$		
CREDIT CARD		$	$		
CREDIT CARD		$	$		
OTHER		$	$		
OTHER		$	$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:	TOTALS	$	$		

What You Own

LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHER LOAN	OWNED BY Applicant	OWNED BY Other
HOME	$	☐ YES ☐ NO		
AUTO	$	☐ YES ☐ NO		
SAVINGS	$	☐ YES ☐ NO		
CHECKING	$	☐ YES ☐ NO		
OTHER (Describe)	$	☐ YES ☐ NO		

Other Information About You

IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET

	APPLICANT YES	APPLICANT NO	OTHER YES	OTHER NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?				
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS 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?				
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?				
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):				

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

Signatures

1. 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.

2. **If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.**

X (SEAL)

APPLICANT'S SIGNATURE DATE

X (SEAL)

OTHER SIGNATURE DATE

For Credit Union Use Only

DATE		APPROVED / DENIED (Adverse Action Notice Sent)	APPROVED LIMITS: SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	DEBT RATIO/SCORE AFTER
			$	$	$	$		

LOAN OFFICER COMMENTS:

SIGNATURES:

X DATE

X DATE