

HOW TO - Please complete all pages of the application
APPLY - Sign on last page
 - Return completed application to credit union
 - An incomplete or unsigned application may delay processing

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: If you are applying with another person, complete the **Applicant** and **Other** sections.
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.

LOAN ACCOUNT/Loan: Individual Joint Amount Requested \$ _____ Purpose/Collateral: _____
 Including ATM/Debit Card Access to the Account (if Available)
Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Payment Protection	<input type="checkbox"/> Single Credit Disability Insurance	<input type="checkbox"/> Single Credit Life Insurance	Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.
		<input type="checkbox"/> Joint Credit Life Insurance	

Applicant **Co-Applicant** **Spouse** **Guarantor**

Name (Last – First – Initial)		Mother's Maiden Name		Name (Last – First – Initial)		Mother's Maiden Name	
Account Number		Social Security Number		Account Number		Social Security Number	
Driver's License Number/State		List ages of dependants not listed by other applicant (Exclude Self)		Driver's License Number/State		List ages of dependants not listed by other applicant (Exclude Self)	
Birth Date	Home Phone	Business Phone/Ext		Birth Date	Home Phone	Business Phone/Ext	
Present Address (Street – City – State – Zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent Years at this address		Present Address (Street – City – State – Zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent Years at this address	
Previous Address (Street – City – State – Zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent Years at this address		Previous Address (Street – City – State – Zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent Years at this address	
Complete for joint credit, secured 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)				Complete for joint credit, secured 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)			
Employment /Income Name and Address of Employer				Employment /Income Name and Address of Employer			
Title/Grade	Start Date	Hours at work		Title/Grade	Start Date	Hours at work	

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.				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		Employment Income		Other Income			
\$ _____ Per _____		\$ _____ Per _____		\$ _____ Per _____		\$ _____ Per _____			
<input type="checkbox"/> Net <input type="checkbox"/> Gross		Source		<input type="checkbox"/> Net <input type="checkbox"/> Gross		Source			
Military: Is duty station transfer expected during next year? <input type="checkbox"/> Yes <input type="checkbox"/> No				Military: Is duty station transfer expected during next year? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Where		Ending/Separation Date		Where		Ending/Separation Date			
Previous employer name and address if employed less than five years		Starting Date		Previous employer name and address if employed less than five years		Starting Date			
-----		Ending Date		-----		Ending Date			
Applicant Reference			Relationship		Other Reference			Relationship	
Name and address of nearest ----- relative not living with you			Home Phone		Name and address of nearest ----- relative not living with you			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	Other	
<input type="checkbox"/> Rent <input type="checkbox"/> First Mortgage (include Tax and Ins.)					\$	\$			
2 nd mortgage					\$	\$			
1 st auto loan					\$	\$			
2 nd 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		
Home				\$	YES	NO	Applicant	Other	
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		Other		
1. Are you a U.S. Citizen or permanent resident alien?					YES	NO	YES	NO	
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):				

