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# Express Loan Application



**Married Applicants:** May apply for a separate account.  
**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 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.

**Account/Loan:** (Including ATM/Debit Card Access to the Account if Available)  
 Amount Requested \$  
 Purpose/Collateral:

**Credit Card Account:**  
 (See Disclosure Table or Agreement for Terms)  
 Credit Limit Requested \$  
 If Authorized User, Name:

**Payment Protection:** Credit Life & Credit Disability  
 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.

APPLICANT			
NAME			
SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS		OWN <input type="checkbox"/>	RENT <input type="checkbox"/>
		LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO:			
MORTGAGE BALANCE	MONTHLY PAYMENT	MARKET VALUE	INTEREST RATE
\$	\$	\$	%
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:			
<b>EMPLOYMENT/INCOME</b>		\$	PER
NAME AND ADDRESS OF EMPLOYER			
OCCUPATION/TITLE		HIRE DATE	
<b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED			
OTHER INCOME	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE

OTHER			
NAME			
SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS		OWN <input type="checkbox"/>	RENT <input type="checkbox"/>
		LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO:			
MORTGAGE BALANCE	MONTHLY PAYMENT	MARKET VALUE	INTEREST RATE
\$	\$	\$	%
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:			
<b>EMPLOYMENT/INCOME</b>		\$	PER
NAME AND ADDRESS OF EMPLOYER			
OCCUPATION/TITLE		HIRE DATE	
<b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED			
OTHER INCOME	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE
	\$	PER	SOURCE

**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. 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 acknowledgement of receipt and agreement of 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 and federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

**X** \_\_\_\_\_  
 APPLICANT'S SIGNATURE      DATE

**X** \_\_\_\_\_  
 OTHER SIGNATURE      DATE