

LOAN APPLICATION

NMLS/ _____ LICENSE ID _____

LOAN ORIGINATOR NAME AND NMLS/ _____ LICENSE ID _____

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

Individual Credit: Complete **Applicant** sections if only the applicant's income is considered for loan approval.
 Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

Joint Credit: Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:
 We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Account/Loan: Individual Joint

(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$ _____

Consumer Loan
 Home Equity Line of Credit
 Home Equity Loan

Other Loan Request _____

Purpose/Collateral: _____

If Authorized user, name: _____

Repayment: Payroll Deduction Statement Automatic Payment Web Pay Other

APPLICANT			CO-APPLICANT		NON-APPLICANT SPOUSE/OTHER		GUARANTOR							
NAME (First, Initial, Last)			ACCOUNT NUMBER		NAME (First, Initial, Last)		ACCOUNT NUMBER							
SOCIAL SECURITY NUMBER			DRIVERS LICENSE NUMBER		SOCIAL SECURITY NUMBER		DRIVERS LICENSE NUMBER							
E-MAIL ADDRESS			CELL NUMBER		E-MAIL ADDRESS		CELL NUMBER							
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.		BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.								
PRESENT ADDRESS (Street - City - State - Zip)			OWN	RENT	PRESENT ADDRESS (Street - City - State - Zip)			OWN	RENT					
			YEARS/MONTHS AT THIS ADDRESS					YEARS/MONTHS AT THIS ADDRESS						
PREVIOUS ADDRESS (Street - City - State - Zip)			PREVIOUS ADDRESS (Street - City - State - Zip)		PREVIOUS ADDRESS (Street - City - State - Zip)			PREVIOUS ADDRESS (Street - City - State - Zip)						
PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:		PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:								
\$		\$		\$		\$								
MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)		MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)								
\$		\$		\$		\$								
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR A HOME EQUITY LOAN, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.					PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR A HOME EQUITY LOAN, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.									
MARRIED			SEPARATED		UNMARRIED (Single - Divorced - Widowed)			MARRIED			SEPARATED		UNMARRIED (Single - Divorced - Widowed)	

EMPLOYMENT

NAME AND ADDRESS OF EMPLOYER				NAME AND ADDRESS OF EMPLOYER			
HIRE DATE		POSITION		HIRE DATE		POSITION	
PRIOR EMPLOYER				PRIOR EMPLOYER			
INCOME				INCOME			
\$				\$			

INCOME

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

LIST ALIMONY, CHILD SUPPORT OR CHILD CARE PAID MONTHLY

\$				\$			
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STATE 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.

Notice: 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.

MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

X _____

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Credit Report Authorization. By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

Vermont Residents: Applicant provided consent via phone _____ (Credit Union Initials)

Permission to contact: By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

If I am applying for a Home Equity loan: I agree to honor the provisions of the HomeEquity Credit Line Agreement and Truth-in-Lending Disclosure Statement or the HomeEquity Loan Agreement-Mortgage Loan and Closing Disclosure covering my loan, whichever is applicable.

If I am applying for a Home Equity line of credit: I acknowledge receipt of a copy of the HomeEquity Credit Plan Predisclosures and Handbook entitled "What You Should Know About Home Equity Lines of Credit."

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT X	DATE
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SIGNATURE OF CO-APPLICANT X	DATE
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THE FOLLOWING APPLIES TO CLOSED-END HOME EQUITY APPLICANTS AND ANY HOME IMPROVEMENT LOANS ONLY:

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for 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. You may select one or more designations for "Race". The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under Federal regulations this Lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below. (Lender must review this 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.)

Applicant I do not wish to furnish this information Ethnicity: Sex: Hispanic or Latino Female Not Hispanic or Latino Male Race: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White	Co-Applicant I do not wish to furnish this information Ethnicity: Sex: Hispanic or Latino Female Not Hispanic or Latino Male Race: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White
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To be Completed by Interviewer This application was taken by: Face-to-face interview By mail By telephone By internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
	Interviewer's Phone Number (incl. area code)	