CREDIT UNION LOAN APPLICATION

Volumby apply for individual or joint credit, but check only one of the following toxes. Volumby apply for individual credit - unarried applicant, or complete only the left hand columns on both sides of this form and other sections as they apply. Individual Credit - unarried applicant, or complete only the left hand columns on both sides of this form and other sections as they apply, then individual Credit - with your apouse. Complete the left and right hand columns on both sides of this form and other sections as they apply. The propose of the complete only the left and right hand columns on both sides of this form and other sections as they apply. The propose of the complete only the left and right hand columns on both sides of this form and other sections as they apply hone. One propose of the left and right hand columns on both sides of this form and other sections as they apply for left and the left and right hand columns on both sides of this form and other sections as they apply for left and the left and right hand columns on both sides of this form and other sections as they apply for left and the left and right hand columns on both sides of this form and other sections as they apply for left and the left and right hand columns on both sides of this form and other sections as they apply for left and the left and right hand columns on both sides of this form and other sections as they apply for left and the left and right and columns on both sides of this form and other sections as they apply for left and the left and right and columns on the left and right and columns on the redit the left and right and columns on the left and right an	on both sides of this form and other sections as they apply. Is of Wisconsin, complete both the left and right hand columns. If either you or your both sides of this form and other sections as they apply, then sign the following: X Co-Applicant X Applicant Applicant Applicant The credit union may offer either credit life/disability or debt cancellation/debt credit union is neutral. The credit union may offer either credit life/disability or debt cancellation/debt union that you are interested, the credit union will disclose the cost of this voluntary coverage to you. You must sign a separate election disclosing the terms and conditions for any coverage to become effective. I am a student at an institution of higher education and I live on campus or within 1000 feet of a campus border. Address: Insured by: SPOUSE Complete this section only if you and your spouse are Wisconsin Residents. Insured by: Complete this section only if you and your spouse are Wisconsin Residents. I and or mortgage holder Prevenus address (if under 2 years at present) Length of residence City / state / zip City / state / zip Driver's license no. Social Security no. Status of spouse regarding this loan joint applicant not a joint applicant Fresent employer Position Telephone	D	THE SECOND COMMENTS OF	first	Acct. No.	
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SPOUSE **APPLICANT** IF INFORMATION IS IDENTICAL TO APPLICANT WRITE "SAME" List all debts, obligations and credit accounts (medical bills, auto loans, repairs, charge accounts, credit cards, etc.). Show them even though the present balance may be zero. Include any disputed debts and also any loans or contracts on which you are a co-maker, co-signer or guarantor. If any account listed below is not carried in your name, then state the name under which it's carried. Use a separate sheet if necessary. Place a "Y" for yes, an "N" for no next to each debt to show whether or not it is past due. Omitting debts for which you are liable is grounds for denial of the loan application. **Account Number** Balance Mo. Pyt. Balance Mo. Pyt. Creditor Y/N Creditor **Account Number** YIN This Credit Union This Credit Union TOTAL TOTAL Name of institution For whom are you co-signed on a loan? For whom are you co-signed on a loan? Name of institution Have you had any judgement(s) filed against you? Have you had any judgment(s) filed against you? Amount Amount Have you ever claimed bankruptcy? Which court? Year filed have you ever claimed bankquetcy? Which court? ear filed Are you obligated to make child support payments? Are you obligated to make child support payments? Amount Amount Market Outstanding Market Outstanding Type of Asset Type of Asset Value Loan Value Loan Savings & checking balances Savings & checking balances Real estate (location, date acquired) Real estate (location, date acquired) Automobile (year, make, model) Automobile (year, make, model) Other (describe) Other (describe) Other (describe) Other (describe) Other (describe) Other (describe) I/we certify that this information on all pages has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate our creditworthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means for consideration for the loan applied for herein, or for any other service offered by this credit union or its affiliate. The credit union may release information about its credit experience with me/us as permitted by law. If this application is for the purpose of encumbering real property, I/we agree to pay all allowable expenses incurred in processing this application whether or not the loan is approved. This application does not constitute a contract for the extension of credit. I/we understand that it may be a Federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, as applicable under the provisions of Title 18, United States Code, Section 1014. Applicant's Signature Spouse Signature (If joint applicant) Date W Date COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE I certify that the credit being applied for, if granted, will be incurred or obtained in the interest of the marriage or family. This statement is made in accordance with Wis. Stat. sec. 766.55(1). Applicant's Signature IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED. DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY **CREDITOR AMOUNT** PAYMENT **BALANCE** SECURITY HOW PAID **DEBT RATIO** Date Note C.L. (including this loan) APR _% Filing Fees Original Term of Loan No. Mos. Elapsed (remaining) total monthly debt total Amount Requested \$ Amount of Note monthly income (use Prepaid Finance Charge Original Premium Present Balance gross or net) Int. Due to Date Finance Charge { Interest 4 Refund AH If refinence, add Net \$ Amt, to note. \$ Otherwise add gross. \$ Amount Financed { Note - pre-pd. F/C New Premium **Total of Payments** Premium Difference **LOAN OFFICER CREDIT COMMITTEE** OR Notice to spouse required? By (Initials) Total Credit Approved: \$ Yes No DESCRIBE COUNTER OFFER (If Any): SPECIFIC REASON(S) FOR DENIAL: Conditions for approval, or comments Credit committee signatures Date

ECOA notice and reason for denial sent or delivered on

Loan officer signature

(Date)

(Initials)

Date