CREDIT UNION LOAN APPLICATION

GREDH		NAPPLICATION				
Name			Acct. No.	Acct. No		
last	first	middle				
You may apply for individual or joint credit, but check only on						
Individual Credit - unmarried applicant. Complete only	the left hand columns on	both sides of this form and ot	her sections as they apply	/.		
Individual Credit - married applicant. If both you and yo spouse are not Wisconsin residents, complete only the le	ur spouse are residents ft hand column.	of Wisconsin, complete both t	he left and right hand colu	imns. If either you or your		
Joint Credit - with your spouse. Complete the left and r	ight hand columns on bo	th sides of this form and other	sections as they apply, th	en sign the following:		
We intend to apply for joint credit. X		X				
Joint Credit - with another applicant or cosigner who Wisconsin residents include information about your spous	Applicant b is not your spouse. E se in the right hand colur	Each of you must complete a mn, and sign the following:	Co-Applicant separate application. If b	ooth you and your spouse are		
I intend to apply for joint credit with:		X				
			Applicant			
NOTICE TO MARRIED APPLICANT: No provision of a marit 766.70 adversely affects the interests of the credit union unle decree, or has actual knowledge of the adverse provision wh	al property agreement, a ess prior to the time the cl en the obligation to the c	unilateral statement under W redit is extended, the credit ur redit union is incurred.	is. Stat. sec. 766.59 or a c ion is furnished with a co	court decree under Wis. Stat. sec. py of the agreement, statement or		
I/we hereby apply for:		The credit union may of	fer either credit life/disa	bility or debt cancellation/debt		
A direct loan of \$		suspension coverage, but	neither is required to obta	ain credit. If you notify the credit isclose the cost of this voluntary		
no. of payments amount of payments \$	\$	coverage to you. You m	iust sign a separate ele	ction disclosing the terms and		
Purpose (must be completed)		conditions for any coverag	e to become effective.			
A credit line of\$			institution of higher edu	cation and I live on campus or		
f checked, see attached Addendum which is incorporated		within 1000 feet of a	campus border.			
ollateral offered:	Titled in name(s) of:		Address:	Insured by:		
ollateral offered:	Titled in name(s) of:		Address:	Insured by:		
APPLICANT		IF INFORMATION Complete this section	SPOUSE IS IDENTICAL TO APPL only if you and your spous	ICANT WRITE "SAME" se are Wisconsin Residents.		
Complete only if you are a Wisconsin resident or if you are applying	for secured credit	last	first	middle		

Ō	* A credit line of	d hara by reference	I am a student at an institution of higher education and I live on campus or within 1000 feet of a campus border.					
Ν	Collateral offered:	Titled in name(s) of:	•	ured by:				
	Collateral offered:	Titled in name(s) of:	Address: Insure	Insured by:				
				-				
	APPLICANT		SPOUSE IF INFORMATION IS IDENTICAL TO APPLICANT Complete this section only if you and your spouse are V	MRITE "SAME"				
		ten second en dit	Complete this section only if you and your spouse are V last first	/isconsin Residents. middle				
	Complete only if you are a Wisconsin resident or if you are applyi Married Unmarried (Single/Divorced/Widowed) Legally	ng for secured credit. / Separated						
	Present street address	Length of residence	Present street address	Length of residence				
	City / state / zip	County of residence	City / state / zip	County of residence				
		County of residence		County of residence				
Р	Landlord or mortgage holder	Rent or mortgage pymt.	Landlord or mortgage holder	Rent or mortgage pymt.				
E R	Londlord or mortgogo holder oddrogo	\$ Landlord's telephone	Landlord or mortgage holder address	\$ Landlord's telephone				
N A	Landlord or mortgage holder address	Landiord's telephone		Landiold's telephone				
	Previous address (if under 2 years at present)	Length of residence	Previous address (if under 2 years at present)	Length of residence				
	City / state / zip		City / state / zip	Your birthdate				
	City / State / Zip	Your birthdate		rour birmate				
	Driver's license no.	Social Security no.	Driver's license no.	Social Security no.				
	Relationship to joint applicant (if any)	Your home telephone		Spouse's home telephone				
		Tour nome telephone	Status of spouse regarding this loan joint applicant not a joint applicant	opouse a nome telephone				
	Present employer	Length of employment	Present employer	Length of employment				
	Position	Telephone	Position	Telephone				
Е		relephone						
I P I	Supervisor	Clock / badge no.	Supervisor	Clock / badge no.				
٥ ۷	Employer's address		Employer's address					
М Е								
N T	Previous employer (if under 2 years at present)	Length of employment	Previous employer (if under 2 years at present)	Length of employment				
	Previous employer's address		Previous employer's address					
	Present income from employment net gross	Ages of dependents	Present income from employment net gross	Ages of dependents				
	\$ per Alimony, child support or separate maintenance income need not be rev		\$ per Alimony, child support or separate maintenance income need not be rev					
	have it considered as a basis for repaying this obligation. If revealed, it court order written agreement oral agreement	is being received under:	have it considered as a basis for repaying this obligation. If revealed, it i court order written agreement oral agreement	s being received under:				
I N	Type of income (alimony, child support or separate maintenance)	Monthly amount	Type of Income (alimony, child support or separate maintenance)	,				
0	Name / address / phone of payor	\$	Name / address / phone of payor	\$				
M E								
	Other income	Source	Other Income	Source				
	\$ per Is any income listed in this section likely to be reduced in the next	2 years or before the credit	\$ per t Is any income listed in this section likely to be reduced in the next 2 years or before the credit					
	requested is repaid? Yes (explain in detail on a separate sheet) No		requested is repaid? Yes (explain in detail on a separate sheet) No					
	Institution holding your checking account	Checking account no.	Institution holding your checking account	Checking account no.				
	Institution holding your savings account	Savings account no.	Institution holding your savings account	Savings account no.				
R		0		Ū,				
FE	Nearest relative not living with you	Relationship	Nearest relative not living with you	Relationship				
R	Address	Telephone	Address	Telephone				
N C								
S	Other relative not living with you	Relationship	Other relative not living with you	Relationship				
	Address	Telephone	Address	Telephone				

Date

-NSTRUCT-ONS

APPLICANT					SPOUSE								
	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.												
	Y/N	Creditor	Account Number		Balance	Mo. Pyt.	Y/N Creditor		Account Number		Baland	ce Mo. Pyt.	
		This Credit Union			\$	\$		This Credit Union			\$	\$	
					*						Ť		
						-							
Ь													
Ĕ						_							
DEBTS													
s													
			TOTA	۱L					TO'	TAL			
	For whom are you co-signed on a loan?			Name of institution		For whom are you co-signed on a loan?			Name of institution				
	Have you had any judgment(s) filed against you?			Amount		Have you had any judgement(s) filed against you?			u?	? Amount			
				\$					\$				
	Have you ever claimed bankruptcy? Which court?				Year filed		Have you ever claimed bankruptcy? Which court?			t?	? Year filed		
	Are you obligated to make child support payments?			Amount \$		Are you obligated to make child support payment			ts?	Amount			
										\$			
				_						_			
	Type of Asset			Market Outstanding		Type of Asset					Outstanding		
	,			Value Loan					Value Loan				
		Savings & checking balances					Savings & checking balances						
		\$		\$	\$					\$		\$	
Δ	Real estate (location, date acquired)					Real estate (location, date acquired)							
ŝ													
ASSETS	Automobile (year, make, model)					Automobile (year, make, model)							
Ţ	Other (describe)			<u> </u>			Other (describe)						
3													
	Other (describe)					Other (describe)							
	Other (describe)					Other (describe)							
							Í						

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

Date

Spouse Signature (If joint applicant)

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									Date	
IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED.										
DC	NOT WRITE	BELOW	/ - FO	R CRED	IT UNION	USE (ONLY			
CREDITOR	DATE MADE	AMOUNT	NO. MONTHS	PAYMENT	BALANCE	DATE LAST PAID	SECUR	ITY	HOW PAID	
									_	
A& Original Term of Loan No. Mos. Elapsed (remaining) Original Premium Refund New Premium Premium Difference Lu Total Credit Approved: \$	H C.L.	(including total monthl monthly in	come (use or net) = %		ance \$ Date \$ a, add Net \$ add gross. \$	CREDIT CC	Filing Fees Amount of Note Prepaid Finance Finance Charge Amount Financed Total of Payments	Interest + pre-pd. F/C Note - pre-pd. F/C	\$ \$ \$ \$ \$	
DESCRIBE COUNTER OFFER (If An	y):				-			1		
SPECIFIC REASON(S) FOR DENIAL										
Conditions for approval, or comments				Credit committe	ee signatures			Date		
Loan officer signature		Date		2.						
		<u> </u>		3.						
ECOA notice and reason fo	r denial sent or deliver	ed on			(Date) By				(Initials)	