

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; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: 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 LOAN FOR WHICH YOU ARE APPLYING.

Loan Type: Vehicle Signature Loan

Personal Line of Credit Credit Card

Amount Requested \$\_

Loan Purpose/Collateral/Card Type:

#### SEE SEPARATE PAGES FOR IMPORTANT DISCLOSURES ABOUT CREDIT CARDS

	APPLICAN	т	CO-APPLICANT NON-APPLICANT SPOUSE/OTHER			
NAME (Last - First - Initial)			NAME (Last - First - Initial)			
SOCIAL SECURITY NUMBER		MEMBER NUMBER	SOCIAL SECURITY NUMBER		MEMBER NUMBER	
E-MAIL ADDRESS		CELL PHONE	CELL PHONE E-MAIL ADDRESS		CELL PHONE	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)		YEARS/ MONTHS / ATTHIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip)		YEARS/ MONTHS / ATTHIS ADDRESS	
HOUSING STATUS			HOUSING STATUS			
PREVIOUS ADDRESS (Street - City - State - Zip) (only needed if less than 24 months at current address)			PREVIOUS ADDRESS (Street - City - State - Zip) (only needed if less than 24 months at current address)			
MONTHLY PAYMENT (N	IORTGAGE/RENT)		MONTHLY PAYMENT (MORTGAGE/RENT) \$			
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.			PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.			
MARRIED	SEPARATED UNMARRIE	ED (Single - Divorced - Widowed)	MARRIED SI	EPARATED UNMA	ARRIED (Single - Divorced - Widowed)	
NAME AND ADDRESS		EMPEC	NAME AND ADDRESS OF			
YEARS/MONTHS AT THIS EMPLOYER	/ POSI	TION	YEARS/MONTHS AT THIS EMPLOYER	/	POSITION	
PRIOR EMPLOYER (only needed if less than 24 months at current employer)			PRIOR EMPLOYER (only needed if less than 24 months at current employer)			
		INC	OME			
EMPLOYMENT INCOM	E (GROSS - MONTHLY)		EMPLOYMENT INCOME (GROSS - MONTHLY)			
\$	PER		\$	PER		
		pport, or separate maintenance oose to have it considered.			d support, or separate maintenance of choose to have it considered.	
OTHER INCOME (GRO \$	SS - MONTHLY) PER SOUF	RCE	OTHER INCOME (GROSS - MONTHLY) \$ PER SOURCE			

WISCONSIN RESIDENTS ONLY: Marital Status: Married Unmarried Legally Separated If married: the name of my spouse is			STATENOT	CES	
If married: the name of my spouse is					
Notice: No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will advert 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 to before the credit is granted or the account is opened.  MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: In accordance with Wisconsin Statutes section 766.55(1) by sighere, 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  THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.  IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOI ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. Y ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAPPLY YOUR SHARES TO THE AMOUNT YOU OWE.  Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given not subject to this security interest.  If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is y principal residence or non-purchase money household goods.		Married	Unmarried	Legally Separated	
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 to before the credit is granted or the account is opened.  MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: In accordance with Wisconsin Statutes section 766.55(1) by sighere, 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	Spouse's SSN:	Spouse's Address (if different)			
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principal residence or non-purchase money household goods.		Account or an	y other account th	at would lose special tax treatment under	state or federal law if given are
(Applicant Initials) (Co-Applicant Initials)			will also secure y	our obligations under this Agreement, un	less that other collateral is your
				(Applicant Initials)	(Co-Applicant Initials)
PAYMENTPROTECTION			PAYMENTPRO	ECTION	
Are you interested in having your loan protected? Yes No	Are you interested in having your loan protected?	Yes	No		
If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order your loan to be covered, you will need to sign a separate application that explains the terms and conditions.					ct your loan approval. In order for

# 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 or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

**Consumer and Credit Report Authorization.** By signing this Application, I authorize you to obtain my consumer and/or 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 to use the report to discuss opportunities with you on other products and services, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

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

### 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	DATE	SIGNATURE OF CO-APPLICANT	DATE
x		х	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.