YOUR CREDIT UNION
123 Main Street
Yourtown, State 12345
(123) 456-7890

ACCOUNT NUMBER

LOAN APPLICATION

Married persons may apply for an individual account.

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).

INDIVIDUAL CREDIT. Complete sections A, C, and D. Complete information about your spouse (section B) if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

JOINT CREDIT. Complete all sections with information about you and your Other Applicant. Please initial below the Joint Credit box to show your intent.

THIS ACCOUNT IS TO BE FOR: ☐ INDIVIDUAL CREDIT ☐ JOINT CREDIT We intend to apply for joint credit X_____ X_____ ☐ CO-MAKER/GUARANTOR

LOAN REQUEST

REQUESTED AMOUNT $	PURPOSE OF LOAN	DATE REQUESTED

BORROWER INFORMATION

Borrower	Co-Maker/Non-Applicant Co-Borrower
Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)	Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)
Current Address (Street, City, State, Zip) Own Rent _____ No. of Years	Current Address (Street, City, State, Zip) Own Rent _____ No. of Years
Home Telephone Number ( ) / Cellular Number ( ) / Social Security Number / Date of Birth	Home Telephone Number ( ) / Cellular Number ( ) / Social Security Number / Date of Birth
Driver's License No./State / Complete for joint, secured credit or if you live in a community property state ☐ MARRIED ☐ UNMARRIED ☐ SEPARATED / No. of Depend. (Excluding self)	Driver's License No./State / Complete for joint, secured credit or if you live in a community property state ☐ MARRIED ☐ UNMARRIED ☐ SEPARATED / No. of Depend. (Excluding self)
Former Address (Street, City, State, Zip, Country) ☐ Own ☐ Rent _____ No. of Years	Former Address (Street, City, State, Zip, Country) ☐ Own ☐ Rent _____ No. of Years

EMPLOYMENT INFORMATION

Borrower	Co-Maker/Non-Applicant Co-Borrower
Employer	Employer
Address (Street, City, State, Zip)	Address (Street, City, State, Zip)
Position or Job Title / Supervisor	Position or Job Title / Supervisor
Telephone Number / Hire Date / Monthly Salary $	Telephone Number / Hire Date / Monthly Salary $
Former Employer	Former Employer
Address (Street, City, State, Zip)	Address (Street, City, State, Zip)
Position or Job Title / Supervisor	Position or Job Title / Supervisor
Telephone Number / Hire Date / Ending Date	Telephone Number / Hire Date / Ending Date

OTHER INCOME

You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

Borrower	Co-Maker/Non-Applicant Co-Borrower
Type of Other Income / Monthly Amount $	Type of Income / Monthly Amount $
Type of Other Income / Monthly Amount $	Type of Other Income / Monthly Amount $
Is any income likely to be reduced before the credit requested is paid off? ☐ YES ☐ NO	Is any income likely to be reduced before the credit requested is paid off? ☐ YES ☐ NO

Sample

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ASSETS AND LIABILITIES

PLEASE CHECK BOX A IF THE ASSET/DEBT IS IN BORROWER'S NAME ONLY. PLEASE CHECK BOX B IF THE ASSET/DEBT IS IN CO-BORROWER'S/OTHER PERSON'S NAME ONLY.

ASSETS:

CHECK A	CHECK B	TYPE	ACCOUNT TYPE	DESCRIPTION (LIST ALL OTHER ASSETS INCLUDING AUTOS, REAL ESTATE, ETC.)	MARKET VALUE

DEPOSIT ACCOUNTS, INCLUDE CHECKING/SAVINGS AT BANK, CREDIT UNIONS AND SAVINGS AND LOAN ASSOCIATIONS.

TYPE	COMPANY NAME/LOCATION	ACCOUNT NO.	APPROX. BALANCE	TYPE	COMPANY NAME/LOCATION	ACCOUNT NO.	APPROX. BALANCE
CHECKING				CHECKING			
SAVINGS				SAVINGS			

CREDIT: LOAN WILL BE REJECTED IF ALL DEBT INFORMATION IS NOT LISTED.

CHECK A	CHECK B	TYPE	COMPANY/PAYEE	CITY	ACCOUNT NO.	BALANCE	MO. PAYMENTS
					TOTAL OBLIGATION		

BE SURE TO LIST ALL OPEN ACCOUNTS WITH OR WITHOUT A BALANCE. ATTACH A SEPARATE SHEET IF NECESSARY.

REFERENCES

Borrower		Co-Maker/Non-Applicant Co-Borrower	
Name of Nearest Relative (Not Living With You)	Relationship	Name of Nearest Relative (Not Living With You)	Relationship
Address of Relative (Street, City, State, Zip)	Telephone Number	Address of Relative (Street, City, State, Zip)	Telephone Number
Personal Reference (Not Related)	Telephone Number	Personal Reference (Not Related)	Telephone Number
Address of Personal Reference (Street, City, State, Zip)		Address of Personal Reference (Street, City, State, Zip)	

GENERAL QUESTIONS

IF A "YES" ANSWER IS GIVEN, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No	IF A "YES" ANSWER IS GIVEN TO A QUESTION, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
Have you ever filed a petition for Chapter 13?					Have you ever had any auto, furniture or other property repossessed?				
Have you filed for bankruptcy within the last # years?					Do you have any past due bills?				
Are there any suits pending, judgments unsatisfied, alimony or maintenance awards against you?					Are you a co-maker, endorser, or guarantor on any loan or note?				
Have you ever applied for credit using another name?					If Yes, list name and amount.				
List other names					If Yes, list name and amount.				

By signing below, I certify that the information on both sides of this application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code.

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application.

PLEASE SUBMIT COPY OF CURRENT PAYCHECK STUB OR OTHER DOCUMENTATION FOR TOTAL INCOME.

X _____ X _____

Borrower's Signature Date Other Signature (if applicable) Date

OFFICE USE ONLY

At a meeting held on and recorded in the minutes of _____, 20, _____, a loan in the amount of $_____ was approved on the conditions requested by the borrower except as to the following: (list any changes in amount, terms or conditions below)

_____

Interviewed by: _____ **Credit Committee or Loan Officer:** _____

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