

APPLICATION FOR LOAN

(unsecured/secured closed end)

Information regarding: Applicant Additional party Date _____

Name _____ Account # _____

I/We hereby apply for a loan as follows: (**to be completed by applicant)

Amount of money requested.....\$ _____ **
 Old loan balance (if any).....\$ _____
 Accrued finance charge (interest due).....\$ _____
 Other charges.....\$ _____
 Total new loan.....\$ _____
 To be repaid in** _____ payments of.....\$ _____
 Including/plus interest starting on _____
 Purpose of loan** _____

Individual Credit: (Do NOT complete marital status for INDIVIDUAL credit in non-community property state.)
 Applicant's signature only
 Endorser, guarantor or surety (Co-signer) (Name _____
 (Have this person complete a separate loan application.)

Joint Credit - Joint Applicant for Co-maker (person who will be equally liable for repayment)
 (Name _____)
 (Have this person complete a separate application)
 Relationship to applicant, if any _____

Secured Credit - Collateral
 Shares in Account Nos. _____ \$ _____
 New/Used Auto - Make _____ Year _____ Cost/Value \$ _____
 Other: _____
 Owner's Names _____

MARITAL STATUS: Complete marital status if this loan is for:

- a. Joint or secured credit, or
- b. You reside in or rely on property located in a Community Property State. (AZ, CA, ID, LA, NM, NV, TX, WA)
 Unmarried Married Separated

Full Name _____ Birth Date _____ Social Security No. _____
 Drivers Lic. No. _____ Street Address _____ Years there _____
 City _____ State _____ Zip Code _____
 Home Phone _____ Business Phone _____ Present Employer _____
 Years there _____ Position or Title _____ Supervisor _____
 Employer's Address _____
 City _____ State _____ Zip Code _____
 Dependents (exclude self) _____ Ages _____
 Name of nearest relative not living with you _____ Relationship _____
 Address _____

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

Salary (Gross Net) \$ _____ Per _____
 *Other Income _____ Per _____ Source _____
 Is any income listed likely to be reduced before this loan is paid off? No Yes
 If yes, explain _____
 Share Draft or Checking Account No. _____ Where _____
 Share or Savings Account No. _____ Where _____

If present residence less than 2 years, complete next 2 lines

Previous Street Address _____ Years there _____

City _____ State _____ Zip Code _____

If employed by above less than 3 years, complete next 2 lines

Previous Employer _____ Years there _____

Previous Employer's Address _____

OUTSTANDING DEBTS (List Everything)

Creditor (address and account #)	DATE LOAN	ORIG. DEBT	PRESENT BALANCE	MONTHLY PAYMENT	Past Due Yes/No
Rent					
Mortgage					
Auto Loan					
Credit Union					
Credit Card					
Credit Card					
Alimony, etc.					
Other					
Other					
Attach another sheet if necessary					
TOTALS					

Are there any other persons obligated on any of the above loans? No Yes
(Which ones and who? _____)

Are you a co-maker, co-signer or guarantor on any loan? Yes No
Form whom? _____ To whom? _____

Have you been declared bankrupt in the last 14 years? No Yes

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Signature of Member _____ Date _____

CREDIT COMMITTEE/LOAN OFFICER ACTION

Loan officer:

- I approve the loan as submitted.
- Loan referred to CC. Reason _____

LO signature _____ Date _____

Credit Committee: _____ Date _____

- We approve the loan as submitted.
- We reject the loan as submitted.
- The following counter offer will be made to the applicant and if accepted, we approve the loan. Describe _____

Specific reason(s) for rejection _____

Outside information considered No Yes (describe _____)

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____

ECOA notice and Reason for Rejection sent or delivered on _____

Signed _____