

# MASTER APPLICATION

## CHECK TYPE OF CREDIT REQUESTED

- Individual Credit:** Complete sections **A, B, D, E** and **F** if only the applicant's income is considered for loan approval. Complete sections **A, B, C, D, E** and **F** (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, or; (2) if you reside in a community Property State or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested Community Property States include: AZ, CA, ID, LA, NM, NV, TX, WA and WI.
- Joint Credit:** Complete sections **A, B, C, D, E** and **F** if your co-applicant will be contractually liable for repayment of the loan.

I/We would like a loan of: \$

For the following purpose:

Security offered:

Account number:

### A. Applicant's Personal Information

Check one if you reside in or are relying on property in a community property state or if you are applying for other than individual unsecured credit

- Married  Unmarried  Separated

Full name Last:  First:

Date of birth

Social security no.

Present address Street:

City:

State:  Zipcode:

How long at present address?

Home phone number Area Code:  Number:

Work phone number Area Code:  Number:

Email address

Driver's license number and state  State:

Ages of dependents

Previous address  
(if previous address less than two years) Street:   
City:   
State:  Zipcode:   
How long at previous address?

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## B. Information Regarding Applicant

Present employer   
Employer's address Street:   
City:   
State:  Zipcode:   
Date employed   
Occupation   
Supervisor's name Last:  First:   
Monthly take home pay \$   
Previous employer   
Address Street:   
City:   
State:  Zipcode:   
How long at previous employer?   
Occupation   
Real estate owned and address  
(include home) Street:   
City:   
State:  Zipcode:   
Date purchased   
Purchase price \$   
Sources of other income   
Amount of other income \$   
Total monthly income \$

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## C. Information Regarding Spouse Former Spouse Co-Applicant

Full name Last:  First:   
Date of birth   
Driver's license no. and state  State:   
Social security number

Address Street:   
City:   
State:  Zipcode:

Home phone number Area Code:  Number:

Occupation

Monthly take home pay \$

Present employer's name and address Name:   
Street:   
City:   
State:  Zipcode:

Date employed

Work phone number Area Code:  Number:

Sources of other income

Amount of other income \$

Total monthly income \$

D. List All Existing Debts of Applicant (and Co-Applicant or Spouse if any part of section C is applicable)				
Name and address of creditor	Purpose or acct. #	Original amount	Present balance	Monthly payment
Home mortgage or landlord <input type="text"/>	<input type="radio"/> Renting <input type="radio"/> Buying	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit union <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Credit cards				
1. <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
3. <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
4. <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
5. <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Automobile loans	Automobile make, model and year			
1. <input type="text"/>	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
List alimony, child support or child care paid monthly <input type="text"/>				\$ <input type="text"/>
<b>Do not omit any debts!</b> Incomplete applications cannot be processed				Total monthly

**Incomplete applications cannot be processed.**

Monthly obligations  
\$

If you answer "yes" to any of these questions, provide additional details.

Are any of your debts past due?

Yes  No

If Yes:

Have you or your co-applicant ever declared bankruptcy?

Yes  No

If Yes:

Have you ever had your auto, furniture or property repossessed?

Yes  No

If Yes:

Are you currently a co-maker on a loan?

Yes  No

If Yes:

## E. Financial Information and References

Name of bank or other financial institution

Address

Street:

City:

State:

Zipcode:

Type of accounts

Checking  Savings  Loan

Name of relative not living with you

Address

Street:

City:

State:

Zipcode:

Phone number

Area Code:

Number:

Relationship

Name of personal reference not related to applicant

Last:

First:

Address

Street:

City:

State:

Zipcode:

Phone number

Area Code:

Number:

## F. Loan Protection Insurance

Indicate the coverage you desire. Your credit union will provide you with the cost of the coverage and an enrollment form that spells out the terms and conditions of this coverage. The enrollment form must be signed for coverage to become effective.

- Yes, I am interested in [loan protection](#) designed to make my loan payment if I become disabled due to illness or injury. (statistics show that before reaching age 65, nearly one person in five will be disabled for five years or longer. \*)
- Yes, I am interested in [loan protection](#) designed to pay off my loan if I or the co-borrower dies (A significant percentage of people in the United States are underinsured, experts report. In fact, studies show that 40 percent of consumers have no life insurance at all. \*\*)

The credit union will provide information about eligibility, including requirements, for the loan protection program.

\* *Life Association News*, article reproduced on the Insurance News Network.

\*\* Life Insurance Marketing and Research Association. *MarketFacts*, November/December 1996.

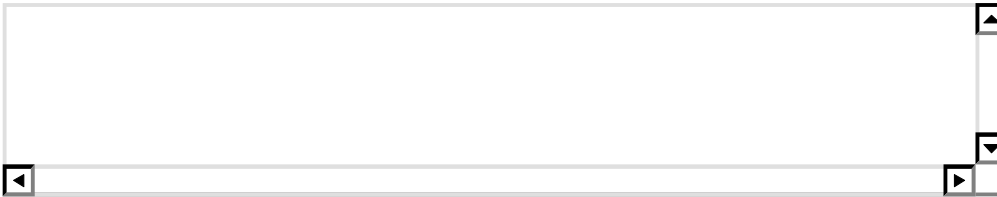
### Master Application Authorization

#### Please read before submitting:

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

Have you omitted anything? Remember: Incomplete applications cannot be processed.

#### Additional Comments



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