

APPLICATION FOR LOAN

- | | |
|------------------------------------|---|
| <input type="checkbox"/> Regular | <input type="checkbox"/> Line of Credit |
| <input type="checkbox"/> New Auto | <input type="checkbox"/> Other |
| <input type="checkbox"/> Used Auto | |

HOW TO APPLY

- Please complete sections 1 through 8
- Sign section 9
- Return this application with proof of employment to Credit Union

1 NOTE AND COMPLETE

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

- Individual Credit: Complete Applicant section.
- Joint Credit: Provide information about both of you by completing Applicant and Other section. Complete Co-Applicant, Spouse, Co-borrower (referred to as "Other") section (1) about your spouse if you live in a community property state, or (2) if your spouse will use the Account, or (3) if there is a Co-borrower on this account. Please check box to indicate whom the information is about.

You REQUEST A LOAN OF \$ _____ Purpose: _____

- Overdraft Protection Line of Credit
Checking Account Number _____ Collateral: _____
- Repayment: Payroll Deduction Cash Automatic Payment Military Allotment

STATEMENT OF INTENT

Credit Life Insurance
And Or Disability Insurance

- Yes No

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

2 APPLICANT INFORMATION

APPLICANT

Please print in ink or type.

NAME (Last - First- Initial) _____

DRIVERS LICENSE NUMBER/STATE _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

BIRTHDATE _____ HOME PHONE _____ BUSINESS PHONE/EXT. _____
() ()

PRESENT ADDRESS (Street - City - State - Zip) _____ Own Rent
YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip) _____ Own Rent
YEARS AT THIS ADDRESS

- MARRIED SEPARATED UNMARRIED (Single - Divorced- Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT
(Exclude Self)

- CO-APPLICANT SPOUSE CO-BORROWER
Use "SAA" if information is "Same As Applicant".

NAME (Last - First- Initial) _____

DRIVERS LICENSE NUMBER/STATE _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

BIRTHDATE _____ HOME PHONE _____ BUSINESS PHONE/EXT. _____
() ()

PRESENT ADDRESS (Street - City - State - Zip) _____

PREVIOUS ADDRESS (Street - City - State - Zip) _____

- MARRIED SEPARATED UNMARRIED (Single - Divorced- Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT
(Exclude Self)

3 EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER _____

TITLE/GRADE _____ SUPERVISOR _____

STARTING DATE _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____

IF EMPLOYED IN CURRENT POSITION LESS THAN TWO YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS _____ STARTING DATE _____

ENDING DATE _____

NAME AND ADDRESS OF EMPLOYER _____

TITLE/GRADE _____ SUPERVISOR _____

STARTING DATE _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____

IF EMPLOYED IN CURRENT POSITION LESS THAN TWO YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS _____ STARTING DATE _____

ENDING DATE _____

4 REFERENCES

Please include Street, City, State and Zip

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____ RELATIONSHIP _____

HOME PHONE _____

NAME AND ADDRESS OF PERSONAL FRIEND NOT A RELATIVE _____ HOME PHONE _____

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____ RELATIONSHIP _____

HOME PHONE _____

NAME AND ADDRESS OF PERSONAL FRIEND NOT A RELATIVE _____ HOME PHONE _____

APPLICANT

OTHER (CO-APPLICANT, SPOUSE, GUARANTOR)

5 INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

Table with columns for EMPLOYMENT INCOME and OTHER INCOME, with sub-columns for NET, PER, GROSS, and SOURCE.

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6 ASSETS

Check box for Applicant/Other. List all assets and account number(s)—Attach other sheets if necessary.

Table for SHARE DRAFT OR CHECKING AMOUNT and SAVINGS AMOUNT with NAME AND ADDRESS OF DEPOSITORY.

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Table for LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY. Includes columns for MARKET VALUE and PLEDGED AS COLLATERAL FOR ANOTHER LOAN.

7 DEBTS

In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

Table for APPLICANT LIABILITIES with columns for CREDITOR NAME AND ADDRESS, ACCOUNT NUMBER, ORIGINAL BALANCE, PRESENT BALANCE, and MONTHLY PAYMENT.

8 FINANCIAL INFORMATION

These questions apply to both Applicant and Other.

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET

- Have you any outstanding judgements?
Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?
Have you had property foreclosed upon or repossessed in the last 7 years?
Are you a party in a lawsuit?
Are you other than a U.S. citizen or permanent resident alien?
Is your income likely to decline in the next two years?
Are you a co-maker, co-signer or co-borrower on any loan not listed above?
For whom (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):

Grid for APPLICANT and OTHER with YES/NO columns.

9 SIGNATURES

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you.

Signature lines for APPLICANT'S SIGNATURE and OTHER SIGNATURE with DATE fields.

10 CREDIT UNION INFORMATION

Do not write in this section—for Credit Union use only. Check applicable box(es).

APPROVED LIMITS, SIGNATURE, AUTO LOAN, OTHER, PLEDGED SHARES, DEBT RATIO.

- LOAN OFFICER, CREDIT COMMITTEE OR OTHER, LOAN APPROVED, COUNTER OFFER WILL BE MADE, IF ACCEPTED, LOAN APPROVED, OUTSIDE INFORMATION CONSIDERED.

DESCRIBE COUNTER OFFER, SPECIFIC REASON(S) FOR REJECTION, SIGNATURES, DATE, ECOA NOTICE AND REASONS FOR REJECTION SENT OR DELIVERED ON.

NAME: _____

ACCOUNT NO: _____

Please draw a map to your residence below:

TYPE OF BUILDING: Full concrete Frame, tin roof / side
 Semi - Concrete Wooden house / tin roofing

COLOR: _____ HOUSE NO: _____

STREET NAME: _____

VILLAGE: _____

LANDMARKS: (Example: Church, Shopping Center, School, etc.) _____

Loan Application Checklist

1. Complete and obtain the necessary forms:
 - Fax Cover Sheet
 - Loan Application and Attachments
 - Employment Verification
 - Copy of latest check stub
2. Fax information to our Maite Branch at 477-1167. Our staff will provide a notice of receipt on the following work day.

