

OUTSTANDING DEBTS AND OBLIGATIONS—LIST EVERYTHING OWED, USE SEPARATE SHEET IF NEEDED						
CHECK ONE OR MORE	NAME AND ADDRESS OF CREDITOR	ACCT. NO.	PAST DUE	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT
	HOUSE PAYMENT OR RENT					
	HOUSE PAYMENT OR RENT					
	AUTO LOAN					
	AUTO LOAN					
	DEPARTMENT STORES					
	CHILD SUPPORT					
	CHILD CARE					
	CREDIT CARDS					
	LOAN PAYMENTS					
	MISC. EXPENSES (UTILITIES, TELEPHONE, INSURANCE, ETC.)					

APPLICANT  
 CO-APPLICANT

**ATTACH SEPARATE SHEET IF NECESSARY** **TOTALS** \$ \$ \$

Have you ever filed a petition for bankruptcy (Personal <input type="checkbox"/> Business <input type="checkbox"/> )? Have you ever filed a petition for Chapter 13 Bankruptcy? Are any suits pending, judgements filed, alimonys or support awards against you? Have you ever had any auto, furniture, or any property repossessed? Are you a party in a lawsuit? Do you have any outstanding judgements? Is any income you have shown likely to reduce in the next two years? Are you a co-maker or co-signer on any loan? If so, whom? NAME OF OTHERS OBLIGATED ON LOAN AND NAME OF CREDITOR	APPLICANT <input type="checkbox"/> Yes <input type="checkbox"/> No	CO-APPLICANT <input type="checkbox"/> Yes <input type="checkbox"/> No	ARE YOU A UNITED STATES CITIZEN? APPLICANT <input type="checkbox"/> YES <input type="checkbox"/> NO CO-APPLICANT <input type="checkbox"/> YES <input type="checkbox"/> NO . . . . IF NO LIST STATUS
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**IF ANY YES ANSWERS TO QUESTIONS, EXPLAIN ON SEPARATE SHEET**

It is the Credit Union's policy to not discriminate against any applicant with respect to race, color, religion, national origin, sex, marital status, age, the receipt of public assistance, part time income, or exercising rights under any consumer protection credit act. In addition, it is our policy not to discriminate based on familial status or a handicap in the extension of credit for housing. It is the Credit Union's intent to comply with all consumer credit protection statutes and regulations.

**NOTICE:** You agree and attest that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Application, and you further understand that any changes in this address must be submitted to us in writing to be effective.

**YOU AGREE THAT EVERYTHING STATED IN THIS APPLICATION WHETHER ORAL, WRITTEN, OR THROUGH A FAX MACHINE IS CORRECT TO THE BEST OF YOUR KNOWLEDGE. THE CREDIT UNION IS AUTHORIZED TO INVESTIGATE YOUR CREDIT-WORTHINESS, EMPLOYMENT HISTORY, AND TO OBTAIN A CREDIT REPORT AND TO ANSWER QUESTIONS ABOUT THEIR CREDIT EXPERIENCE WITH YOU. YOU UNDERSTAND THAT ANY FALSE OR MISLEADING STATEMENTS IN YOUR APPLICATION MAY CAUSE ANY LOAN OR EXTENSION TO BE IN DEFAULT. YOU UNDERSTAND THAT 18 U.S.C. §1014 MAKES IT A FEDERAL CRIME TO KNOWINGLY MAKE ANY FALSE STATEMENT ON THIS APPLICATION.**

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 you: When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying information.

<b>APPLICANT SIGNATURE</b>	DATE	<b>CO-APPLICANT SIGNATURE</b>	DATE
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**CREDIT COMMITTEE/LOAN OFFICER ACTION**

**Loan Officer:**  
 Approved.  Referred to C.C. Reason \_\_\_\_\_

LO signature \_\_\_\_\_

Credit Committee: Date \_\_\_\_\_  
 Approved.  Rejected. Specific reason(s) for rejection \_\_\_\_\_

Outside information considered  No  Yes (describe) \_\_\_\_\_

Conditions, if any: \_\_\_\_\_

Signed \_\_\_\_\_  
 Signed \_\_\_\_\_