

Date: \_\_\_\_\_

MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**

**Individual Credit** – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

**Joint Credit** – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.

\_\_\_\_\_ Initial here If you intend to apply for joint credit.

Type of Loan Applied for: \_\_\_\_\_

Amount Requested: \_\_\_\_\_

Purpose: \_\_\_\_\_

**Optional Credit Insurance** – The Credit Union will disclose the cost of voluntary insurance to you. A separate insurance election that discloses the terms and conditions must be signed for coverage to become effective.

You are interested in:  Single Credit Life Insurance  Joint Credit Life Insurance  Single Credit Disability Insurance  Joint Credit Disability Insurance

**APPLICANT**

Name \_\_\_\_\_ Social Security No. \_\_\_\_\_ Email (Home) \_\_\_\_\_

Credit Union Account Number \_\_\_\_\_ Birth Date \_\_\_\_\_ Home Phone \_\_\_\_\_ Office Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Present Address \_\_\_\_\_ Since \_\_\_\_\_ Mortgage/ Rent to: \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Name and address of employer \_\_\_\_\_ Start Date \_\_\_\_\_ Gross Annual Income \_\_\_\_\_ Previous employer name and address \_\_\_\_\_ Years There \_\_\_\_\_

**Notice:** Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income \_\_\_\_\_ Amount \_\_\_\_\_ Frequency \_\_\_\_\_ Source \_\_\_\_\_

Name and address of nearest relative not living with you \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_

**CO-APPLICANT -  Joint  Co-Signer/Guarantor**

Name \_\_\_\_\_ Social Security No. \_\_\_\_\_ Email (Home) \_\_\_\_\_

Credit Union Account Number \_\_\_\_\_ Birth Date \_\_\_\_\_ Home Phone \_\_\_\_\_ Office Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Present Address \_\_\_\_\_ Since \_\_\_\_\_ Mortgage/ Rent to: \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Name and address of employer \_\_\_\_\_ Start Date \_\_\_\_\_ Gross Annual Income \_\_\_\_\_ Previous employer name and address \_\_\_\_\_ Years There \_\_\_\_\_

**Notice:** Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income \_\_\_\_\_ Amount \_\_\_\_\_ Frequency \_\_\_\_\_ Source \_\_\_\_\_

**SIGNATURES – Are you currently on active military duty?  Yes  No**

You promise that the information stated in this TotalLoan Simplified Loan Program Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. **As security for any loan advance to you or on your behalf, under the TotalLoan Simplified Loan Agreement and Disclosure, you grant the Credit Union a Security Interest in all individual and joint share or other accounts you have with the Credit Union now and in the future. If you are in default you authorize the Credit Union to take that money and apply it to what you owe. Shares and deposits that would have an adverse tax consequence if pledged as security are not subject to this Security Interest.** The USA Patriot Act requires that we verify the identity of all account holders. We may ask you or your co-borrower to show proof of your identity.

**OHIO RESIDENTS:** The Ohio laws against discrimination requires that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**WISCONSIN RESIDENTS:** For any provision of any marital property agreement, court decree order section 766.70, or statement under section 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature \_\_\_\_\_ Date \_\_\_\_\_

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Applicant Date  Co-Applicant Date