

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
Joint Credit: If you are applying with another person, complete the **Applicant** and **Other** sections.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

LOANLINER® Account/Loan: Individual Joint Amount Requested \$ _____ Purpose/Collateral: _____
 (Including ATM/Debit Card Access to the Account if Available)

Payment Protection Single Credit Disability Insurance Single Credit Life Insurance Joint Credit Life Insurance 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.

Applicant

NAME (Last - First - Initial) _____ MOTHER'S MAIDEN NAME _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

DRIVER'S LICENSE NUMBER / STATE _____

BIRTH DATE _____ HOME PHONE _____ BUSINESS PHONE/ EXT. _____

PRESENT ADDRESS (Street - City - State - Zip) _____
 OWN RENT
 YEARS AT THIS ADDRESS _____

MORTGAGE/RENT OWED TO: _____

MORTGAGE BALANCE _____ MONTHLY PAYMENT _____ INTEREST RATE _____
 \$ _____ \$ _____ %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER _____

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME _____ OTHER INCOME _____
 \$ _____ PER _____ \$ _____ PER _____
 NET GROSS SOURCE _____

State Law Notices

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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 ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy

Other: Co-Applicant Spouse Guarantor

NAME (Last - First - Initial) _____ MOTHER'S MAIDEN NAME _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

DRIVER'S LICENSE NUMBER / STATE _____

BIRTH DATE _____ HOME PHONE _____ BUSINESS PHONE/ EXT. _____

PRESENT ADDRESS (Street - City - State - Zip) _____
 OWN RENT
 YEARS AT THIS ADDRESS _____

MORTGAGE/RENT OWED TO: _____

MORTGAGE BALANCE _____ MONTHLY PAYMENT _____ INTEREST RATE _____
 \$ _____ \$ _____ %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER _____

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME _____ OTHER INCOME _____
 \$ _____ PER _____ \$ _____ PER _____
 NET GROSS SOURCE _____

of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

 SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE _____

Signatures

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information

in this application and your credit report to make its decision. 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. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

 (SEAL) DATE _____
 APPLICANT'S SIGNATURE

 (SEAL) DATE _____
 OTHER SIGNATURE



NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of **your** credit record.

This notice is not the contract that makes you liable for the debt.

_____ Date



Signature

_____ Date of Loan

_____ Loan Number

\$ _____ Amount of Guaranteed

Notice sent or delivered to _____
on _____ by _____
DATE INITIALS

BASIC GUARANTY – To induce _____ (the “Credit Union”) to lend money or give credit to _____ (the “Borrower”), _____ (Account Number), you (the “Guarantor(s)”), jointly and severally if more than one, guarantee prompt and full payment when due the following debt, including principal and interest.

WHEN YOU MUST PAY – If the Borrower fails to pay the debt when due you promise to pay the debt to the Credit Union upon demand. The Credit Union can demand that you pay the debt even if it does not try to collect from the Borrower and without enforcing any security interests the Borrower has given the Credit Union.

SECURITY – You pledge all shares and/or deposits in any of your joint and individual accounts at the Credit Union as security for your promise. The Credit Union has the right to apply your shares and/or deposits towards what you owe if you are in default under this agreement. Shares and/or deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits.

NO NOTICE REQUIRED – This guaranty remains in effect even though you are not given notice of the following:

1. If the Borrower fails to pay any amount due.
2. Of any action taken by the Credit Union with respect to property given by the Borrower as security for the debt.
3. Of any new debts with the Credit Union incurred by the Borrower.
4. Of any renewal, extension or substitution of any of the Borrower’s debts.
5. Of the acceptance by the Credit Union of this guaranty.

PAYMENTS – The Credit Union has the right to apply payments by the Borrower to any of the Borrowers debts in any order the Credit Union elects.


YOU MAY BE SUED – You may be sued for payment of the debt if the Borrower is in default and you do not pay the amount you have guaranteed.

OTHER GUARANTORS – If more than one Guarantor signs this agreement, the Credit Union can release or settle with any of the Guarantors at any time without affecting the liability of the others.

NO WAIVER OF RIGHTS – The Credit Union can delay enforcing any of its rights under this agreement without losing them.

WHO IS BOUND – Each person who signs below is bound jointly and severally. The Credit Union can enforce this Agreement against your heirs and legal representatives.

SIGNATURES

PRINT NAME _____

 (SEAL)
 GUARANTOR _____ DATE _____

PRINT NAME _____

 (SEAL)
 WITNESS _____ DATE _____

PRINT NAME _____

 (SEAL)
 GUARANTOR _____ DATE _____

PRINT NAME _____

 (SEAL)
 WITNESS _____ DATE _____

PRINT NAME _____

 (SEAL)
 GUARANTOR _____ DATE _____

PRINT NAME _____

 (SEAL)
 WITNESS _____ DATE _____

FOR MARRIED WISCONSIN RESIDENTS ONLY – You represent that this obligation is incurred in the interest of your marriage or family. If your spouse has not yet signed above as a co-guarantor, your spouse by signing below consents to your guaranty of this obligation.


 (SEAL)
 GUARANTOR _____ DATE _____


 (SEAL)
 GUARANTOR'S SPOUSE _____ DATE _____