

# CREDIT UNION LOAN APPLICATION FOR WISCONSIN RESIDENTS

Date \_\_\_\_\_ Name \_\_\_\_\_ Last First Middle Acct. No. \_\_\_\_\_

I N S T R U C T I O N S	You may apply for individual or joint credit, but check only one of the following boxes. <b>Individual Credit.</b> Complete applicant columns on both sides of this form. If you are married and a resident of Wisconsin, also complete the right hand columns about your spouse. Only the applicant signs on page 2. <b>Joint Credit- with your spouse as joint applicant.</b> Complete the left and right hand columns on both sides of this form. Both joint applicant spouses sign on page 2. We intend to apply for joint credit. X _____ X _____ <div style="display: flex; justify-content: space-around; width: 100%;"> <span>Applicant</span> <span>Co-Applicant</span> </div> <b>Joint Credit - with another applicant, other than your spouse.</b> Each of you must complete a separate application. Either applicant who is a Wisconsin resident must include information about their spouse in the right hand columns of their separate application, and sign it on page 2 as an applicant. I intend to apply for joint credit with: _____ X _____ <div style="display: flex; justify-content: flex-end; width: 100%;"> <span>Applicant</span> </div>			
	<b>NOTICE TO MARRIED APPLICANT:</b> No provision of a marital property agreement, a unilateral statement under Wis. Stat. sec. 766.59 or a court decree under Wis. Stat. sec. 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is incurred.			
	I/we hereby apply for: A direct loan of ..... \$ _____ No. of payments: _____ Amount of payments: \$ _____ <b>Purpose:</b> _____ * A credit line of ..... \$ _____ *If checked, see attached Addendum, incorporated herein by reference.		The credit union may offer either credit life/disability or debt cancellation/debt suspension coverage, but neither is required to obtain credit. If you notify the credit union that you are interested, the credit union will disclose the cost of this voluntary coverage to you. You must sign a separate election disclosing the terms and conditions for any coverage to become effective.  I am a student at an institution of higher education and I live on campus or within 1000 feet of a campus border.	
Collateral offered: _____		Titled in name(s) of: _____	Address: _____	Insured by: _____
Collateral offered: _____		Titled in name(s) of: _____	Address: _____	Insured by: _____

APPLICANT				SPOUSE			
Complete only if you are a Wisconsin resident.				IF INFORMATION IS IDENTICAL TO APPLICANT WRITE "SAME" Complete this section only if you and your spouse are Wisconsin residents.			
Married      Unmarried (single/divorced/widowed)      Legally separated				Name      Last      First      Middle			
Present street address		Length of residence		Present street address		Length of residence	
City / state / zip		County of residence		City / state / zip		County of residence	
Landlord or mortgage holder		Rent or mortgage pymt. \$		Landlord or mortgage holder		Rent or mortgage pymt. \$	
Landlord or mortgage holder address		Landlord's telephone		Landlord or mortgage holder address		Landlord's telephone	
Previous address (if under 2 years at present)		Length of residence		Previous address (if under 2 years at present)		Length of residence	
City / state / zip		Your birthdate		City / state / zip		Your birthdate	
Driver's license no.      State      Exp. date		Social Security no.		Driver's license no.      State      Exp. date		Social Security no.	
Relationship to joint applicant (if any)		Your home telephone		Status of spouse regarding this loan joint applicant      not a joint applicant		Spouse's home telephone	
Present employer		Length of employment		Present employer		Length of employment	
Position		Telephone		Position		Telephone	
Supervisor		Clock / badge no.		Supervisor		Clock / badge no.	
Employer's address				Employer's address			
Previous employer (if under 2 years at present)		Length of employment		Previous employer (if under 2 years at present)		Length of employment	
Previous employer's address				Previous employer's address			
Present income from employment		Ages of dependents		Present income from employment		Ages of dependents	
\$ _____ per      Net      Gross				\$ _____ per      Net      Gross			
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If revealed, it is being received under: Court order      Written agreement      Oral agreement				Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If revealed, it is being received under: Court order      Written agreement      Oral agreement			
Type of income (alimony, child support or separate maintenance)		Monthly amount \$		Type of income (alimony, child support or separate maintenance)		Monthly amount \$	
Name / address / phone of payor				Name / address / phone of payor			
Other income		Source		Other income		Source	
\$ _____ per				\$ _____ per			
Is any income listed in this section likely to be reduced in the next 2 years or before the credit requested is repaid? Yes (explain in detail on a separate sheet)      No				Is any income listed in this section likely to be reduced in the next 2 years or before the credit requested is repaid? Yes (explain in detail on a separate sheet)      No			
Institution holding your checking account		Checking account no.		Institution holding your checking account		Checking account no.	
Institution holding your savings account		Savings account no.		Institution holding your savings account		Savings account no.	
Nearest relative not living with you		Relationship		Nearest relative not living with you		Relationship	
Address		Telephone		Address		Telephone	
Other relative not living with you		Relationship		Other relative not living with you		Relationship	
Address		Telephone		Address		Telephone	

APPLICANT

SPOUSE

(IF INFORMATION IS IDENTICAL TO APPLICANT WRITE "SAME")

List all debts, obligations and credit accounts (medical bills, auto loans, repairs, charge accounts, credit cards, etc.). Show them even though the present balance may be zero. Include any disputed debts and also any loans or contracts on which you are a co-maker, co-signer or guarantor. If any account listed below is not carried in your name, then state the name under which it's carried. Use a separate sheet if necessary. Place a "Y" for yes, an "N" for no next to each debt to show whether or not it is past due. Omitting debts for which you are liable is grounds for denial of the loan application.

DEBTS

Table with columns: Y/N, Creditor, Account Number, Balance, Mo. Pymt. for both Applicant and Spouse.

Summary rows for Debts: TOTAL, For whom are you co-signed on a loan?, Have you had any judgment(s) filed against you?, Have you ever claimed bankruptcy?, Are you obligated to make child support payments?

ASSETS

Table with columns: Type of Asset, Market Value, Outstanding Loan for both Applicant and Spouse.

Loan originator information: Loan originator organization name, Organization NMLSR ID No., Loan originator name, Originator NMLSR ID No.

I/we certify that this information on all pages has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate our creditworthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means for consideration for the loan applied for herein...

Applicant's Signature Date Spouse's Signature (Only if joint applicant) Date

COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE

I certify that the credit being applied for, if granted, will be incurred or obtained in the interest of the marriage or family. This statement is made in accordance with Wis. Stat. sec. 766.55(1).

Applicant's Signature Date

IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED.

DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY

Table with columns: CREDITOR, DATE MADE, AMOUNT, NO. MONTHS, PAYMENT, BALANCE, DATE LAST PAID, SECURITY, HOW PAID

Financial summary table with columns: A & H, C.L., DEBT RATIO (including this loan), Date of note, APR, Filing fees, Amount requested, Amount of note, Present balance, Prepaid finance charge, Int. due to date, Finance charge, AH (If refinance, add Net Amt. to note), CL (Otherwise add gross), Amount financed, Total of payments

LOAN OFFICER OR CREDIT COMMITTEE

Approval summary: Total credit approved: \$, Notice to spouse required? (Yes/No), Date sent, By (Initials)

DESCRIBE COUNTER OFFER (If any):

SPECIFIC REASON(S) FOR DENIAL:

Table with columns: Conditions for approval, or comments; Credit committee signatures (1, 2, 3); Date

Loan officer signature Date

ECOA notice and reason for denial sent or delivered on (Date) By (Initials)