

Ready for Your Future 531 5th Street Parkersburg, WV 26101



## **Application**

Married Applicants: May apply for a separate account. 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 (AK, 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: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box. Guarantor: Complete the Other section if you are a guarantor on an account/loan. ■ LOANLINER Account/Loan: ■ Individual ■ Joint (Including ATM/Debit Card Access to the Account if Available) Amount Requested \$ Purpose/Collateral: Repayment: Payroll Deduction Cash Military Allotment ☐ Automatic Payment Yes PAYMENT PROTECTION Are you interested in having your loan protected? No If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions. APPLICANT OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ OTHER NAME ACCOUNT NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS FMAIL ADDRESS AGES OF DEPENDENTS FMAIL ADDRESS BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT PRESENT ADDRESS (Street - City - State - Zip) PRESENT ADDRESS (Street - City - State - Zip) OWN RENT OWN RENT LENGTH AT RESIDENCE FNGTH AT RESIDENCE PREVIOUS ADDRESS (Street - City - State - Zip) PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT OWN RENT LENGTH AT RESIDENCE LENGTH AT RESIDENCE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) EMPLOYMENT/INCOME EMPLOYMENT/INCOME NAME AND NAME AND ADDRESS C EMPLOYER ADDRESS C EMPLOYER TITI F/GRADE START DATE HOURS AT WORK TITI F/GRADE START DATE HOURS AT WORK SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME OTHER INCOME EMPLOYMENT INCOME OTHER INCOME Per . Per . \$ Per Per\_ NET GROSS SOURCE NET GROSS SOURCE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? WHFRF ENDING/SEPARATION DATE WHFRF ENDING/SEPARATION DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN STARTING DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS STARTING DATE ENDING DATE **ENDING DATE** RELATIONSHIP RELATIONSHIP REFERENCE REFERENCE NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU HOME PHONE HOME PHONE

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LIST ANY NAMES UNDER WI	HICH YOUR CREDIT REFERENC	ES AND CREDIT HISTORY CAN BE CHEC	CKED:	TOTALS	\$		\$				
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OTHER INFORMATION	N ABOUT YOU	IF YOU ANSWER "YES" TO ANY QUE	SCHON OTHER TH	l'	NI ANI ATT	ACHED S					
	N OR PERMANENT RESIDENT	<u></u>	STION OTHER TO	HAN # I, EXPLAIN C	JN AN ATT	ACHED 3	пссі	APPLICAN	7 011	HER	
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?											
3. IS YOUR INCOME LIKEL	Y TO DECLINE IN THE NEXT T	WO YEARS?					_				
	, CO-SIGNER OR GUARANTOR Others Obligated on Loan):	ON ANY LOAN NOT LISTED ABOVE? TO WHO	OM (Name of Cre	ditor):					<u> </u>		
STATE LAW NOTICES	OHIO RESIDENT	S ONLY: The Ohio laws		Credit Union is							
make credit equally av reporting agencies ma	lagainst discrimina vailable to all creditwort aintain separate credit nio Civil Rights Commis	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.									
WISCONSIN RESIDEN	TS ONLY: (1) No prov	X									
agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union				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 and that the above information is a complete listing of what you owe. 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								If you y credit rime to			
X		(SEAL)	X					(SEA	ıL)		
APPLICANT'S SIGNATURE		DATE	OTHER SIGNA	ATURE				(	DATE		
FOR CREDIT UNION USE ONLY											
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LOAN OFFICER COMMENTS: SIGNATURES:											
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