

ST. COLMAN & AFFILIATES FCU

Credit Union

APPLICATION FOR LOAN

Account No.	_____
Note No.	_____
Soc. Sec. No.	_____
Date	_____

To Be Completed By	_____
Share Balance	_____
Loan Balance	_____
Loan Status	_____

NOTICE: Married applicants may apply for individual credit.
Check the box indicating the type of credit you are applying for:

- Individual Credit:**
- 1) Complete applicant section if you are relying only on your own income and assets to establish credit.
 - 2) Complete other applicant section providing information about your spouse or former spouse if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if you are relying on spousal support, child support or separate maintenance payments to establish credit. Income from alimony, child support or separate maintenance does not have to be revealed if you choose not to have it considered as a basis for repaying the loan.
- Joint Credit:**
- 1) Complete applicant and co-applicant section providing information about you and the other party.
 - 2) Each joint applicant must sign below.

We intend to apply for joint credit: (Applicant Signature) **X** _____ (Co-Applicant Signature) **X** _____

Amount of Loan	Length of Repayment MONTHS	Payment Due	Purpose of Loan	Today's Date
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Applicant			Social Security No.			<input type="checkbox"/> Co-Applicant			<input type="checkbox"/> Spouse			Social Security No.		
Present Street Address						Present Street Address								
City			State	Zip		City			State	Zip				
Previous Address (complete only if present address is less than 3 years)						Previous Address (complete only if present address is less than 3 years)								
Day Telephone			Evening Telephone No.			Day Telephone			Evening Telephone No.					
Birth Date		Drivers License No.		No. of Dependents (exclude self)		Birth Date		Drivers License No.		No. of Dependents (exclude self)				
Employer's Name						Employer's Name								
Employer's Street Address						Employer's Street Address								
City			State	Zip		City			State	Zip				
Emp. Telephone No.		Position				Emp. Telephone No.		Position						
Pay Frequency		Gross		Net	Yrs. Employd.	Pay Frequency		Gross		Net	Yrs. Employd.			
<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly						<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly								
Previous Employer (complete if current is less than 3 yrs.)				Yrs. Employd.		Previous Employer (complete if current is less than 3 yrs.)				Yrs. Employd.				
You need not disclose the following sources of income, but if you would like the credit union to consider such income in connection with this loan application, please complete the following														
Spousal Support				Child Support		Spousal Support				Child Support				

ASSETS

Collateral Offered	<input type="checkbox"/> Shares	\$
Auto Make	Year	Model
Stocks		
Other		

CREDIT INFORMATION

List all Debts-Car Loans, Bank Loans, Finance Companies, Credit Unions, Department Stores, Credit Cards, etc. Use additional sheet if necessary.

Name of Creditors	Value of Assets if Secured Loan	Monthly Payment	Balance Owed	Amount Past Due
1. Mtg/Rent				
2. Auto Payment				
3.				
4.				
5.				

(additional spaces on back of application)

CREDIT INFORMATION (continued from front of application)

Name of Creditors	Value of Assets if Secured Loan	Monthly Payment	Balance Owed	Amount Past Due
6.				
7.				

Are you liable for spousal or child support? Yes No If yes, Amount \$ _____ /month

Parents name or nearest relative (Not spouse)	Are you a comaker/guarantor on any other loans? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, list amount
Address	If so, for whom
Relationship	Bank References—Checking and Savings
Have you any judgements, garnishes or legal proceedings against you? <input type="checkbox"/> NO <input type="checkbox"/> YES	
If yes, explain	Additional Information
Have you been declared bankrupt within the last 14 years? <input type="checkbox"/> NO <input type="checkbox"/> YES	
If yes, what year	

Notice:

I hereby certify everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

I hereby authorize the Credit Union to whom this application is made, or any Credit Bureau or other investigative agency employed by such Credit Union, to investigate the references herein listed or statements or other data obtained from me or from any other source whatsoever pertaining to my credit and financial responsibility.

"The Ohio laws against discrimination require 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."

Applicant Signature _____ **Date** _____ **Co-Applicant Signature** _____ **Date** _____

THIS SECTION FOR OFFICE USE ONLY			
Name _____	Date _____	Account No. _____	
Check Made Payable To: _____ \$ _____	Amount _____	Check Made Payable To: _____ \$ _____	Amount _____
Total Loan \$ _____	If Renewal Amt. Wanted \$ _____	Terms _____	
Share & Loan _____ Vaca. _____ Xmas _____ Total _____		Purpose of Loan: _____	Auto Finance _____
Names of Co-maker(s), Guarantor(s) _____		_____	S.P. _____
		_____	Trade _____
		_____	Cash _____
Share Bal. \$ _____ Loan Bal. \$ _____		_____	Dealer _____
\$ _____ \$ _____		_____	Ins. _____
Collateral _____		_____	O.B. _____
Credit Union No. _____ Shift _____		Loan Value _____ Total _____	
		Registration _____	
		Verified by _____	Yes _____ No _____
Remarks _____			

Information below, including appropriate signature(s), is to be filled in by either the credit committee or loan officer, depending upon who acts upon this application. On _____, 20_____, (I) (We) approved a loan in the amount and on the conditions requested by the above applicant, except as follows (list any changes in amount, terms, or conditions): _____

Approved by CREDIT COMMITTEE _____ Approved by LOAN OFFICER: _____

(All committee members shown as present in the minutes of the meeting at which this application was approved should sign above.)

If application is rejected—reason for rejection _____