



Loan Application

Loan Amount Requested	Term (months)
<input type="checkbox"/> New Loan <input type="checkbox"/> Refinance	
Or Payments Of	

1. Loan Data

Purpose	Security Offered <input type="checkbox"/> Shares <input type="checkbox"/> Other (specify)
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2a. Personal Information

Applicant's Name (please print)		Date of Birth	This application is for: <input type="checkbox"/> individual credit <input type="checkbox"/> joint credit with:
Address (street, city, state, zip)		Employee No./ Cost Ctr.	
No. of Years	Soc. Sec. Number	Name	
Former Address (street, city, state, zip) (if present address less than 2 years)	Dependants	Relationship (Have this person complete a separate application)	
Name, relationship, and address of parent/close relative not living with you	Work Phone	This person is a <input type="checkbox"/> Co-maker (person equally liable for payment) <input type="checkbox"/> Additional party (endorser, guarantor or surety)	
	Home Phone		
If this loan is fully covered by your credit union shares and you are using them as security for the loan, it is not necessary to provide all of the following information. Date and sign your name on the bottom of the application.			

3. Employment and Income Data

Current Employer	Years	Gross Annual Salary \$	Credit Union Use Only	
Department	Supervisor	Other Income * (See note) \$ Per	Account number	Share balance \$
Previous Employer (if less than 2 years with current employer)		Source	Note(s) and Balance(s)	

Note: Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

Are you a co-maker, co-signer or guarantor on any loan? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, for whom?	Lender
Have you declared bankruptcy in the last 14 years? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, date?	
Do you have any suits, judgments of garnishments for debts now or in the past 6 years? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, by whom?	Date received Date of credit rept.

4. Financial Information

Residential Status <input type="checkbox"/> Rent <input type="checkbox"/> Own	Rent/Mortgage Payments to	Mortgage Balance \$	Amount of Rent/Mtge. Payments \$ Utilities \$	Date home purchased
Automobile: Year & make	If unpaid, give name and address of Bank/Finance Company and date purchased	Unpaid Balance	Monthly Payments	Date of loan pay-off

Other outstanding debts: Include **ALL** loans, charge/credit accounts, real estate mortgages, doctor(s) bills, alimony, child support or separate maintenance and all other obligations (except to Fannie Mae Federal Credit Union).

Other creditors (use back of form if necessary)	Original Amount	Balance Due	Monthly Payment	Payments Current?	
				Yes	No
	\$	\$	\$		

Comments (Use this space to note any special assets or other financial information relevant to this loan that you feel should be taken into account by the Credit Committee.)

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. Section 1014 of Title 18 of the U.S. Code makes it a Federal crime for anyone to make false or fraudulent statements to influence Federal Credit Union action on any application.

Signature of Applicant	Date
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The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning this credit union is: National Credit Union Administration, 1775 Duke Street; Alexandria, VA 22314-3428. Your shares insured to \$100,000 by National Credit Union Administration, a U.S. Government Agency.

Loan Officer/Credit Committee Action	Signatures of Committee/Loan Officer	Date of Action
<input type="checkbox"/> Approved as submitted <input type="checkbox"/> Rejected <input type="checkbox"/> ECOA Notice and reason for rejection sent or delivered on _____ (date)	<input type="checkbox"/> Approved on the following conditions	

Instructions on reverse

Instructions

Loan Amount Requested: State amount of loan requested. Check New Loan box if application is for a new loan. Check Refinance box if application is for a loan which will be combined with an older loan at the current rate or if an older loan is to be paid off from this loan's proceeds

Term: State term requested or amount to be paid per pay period (Fannie Mae employees) or monthly.

Purpose: State purpose of loan. NOTE: **All** loan applications must state a purpose; otherwise, the application will be rejected as incomplete.

Security Offered: For secured loans, state security offered (shares, car title, second trust, stocks, etc.). Thrift and savings accounts and household furniture are not eligible as security. The maximum amount of a member's unsecured debt with the Credit Union is \$5,000.

Applicant Information: State whether application is for individual credit or joint credit. If joint applicant is a spouse or relative, indicate relationship and have this person complete a separate application.

The application distinguishes between the true "comakers" and other "additional parties." A comaker for the purpose of ECOA is a joint applicant or a person who is jointly and severally liable. Other types of additional parties (such as endorsers, guarantors, sureties or similar parties), are individuals who serve to enable an applicant to obtain credit but whose liability is contingent upon the default of the applicant. The term "Credit Union Use Only cosigner" is some times mistakenly used to refer to any of the above terms. The distinction, however, is important.

Employment Date and Income: State present employer, number of years with current employer, department, supervisor and previous employer if with current employer less than 2 years.

Income: State annual gross salary. List other outside income and sources only if you wish it to be considered as a basis for repaying this loan.

Financial Data: Complete all financial information as requested. Failure to state all information requested will cause the loan application to be rejected as incomplete.

Additional information

Use space below to provide additional information.