

APPLICATION FOR CREDIT UNION LOAN

First Initial Last Name Birth Date Account Number Application Date

Residence Address City State ZIP Code Home Telephone Work Phone/Extension

Dependents Other Than Spouse Are you making application for single, unsecured credit? Yes No If your answer to the preceding question was "no", check the appropriate space: Unmarried Married Separated

How long at present address: Home: Own Rent Buying Other (list details)

Are taxes and insurance included in mortgage payment? Yes No Previous Address:

Your Employer Employment Start Date Position

Business Address Previous Employer

Gross Monthly Income from Employment Position Dates Employed

Other Monthly Income Source Other name(s) in which you have applied for and/or received credit

Other Monthly Income Source

You need not reveal income derived from alimony, child support, or maintenance payments if you do not choose to do so.

Is the loan for which you are applying:

(1) One for which your spouse will be contractually liable? Yes No

(2) One for which your spouse's income will be relied on for repayment of the credit requested? Yes No

(3) One for which you will be relying on alimony, child support, or maintenance payments from a spouse or former spouse as a basis for repayment of the credit requested? Yes No

If the answer to any of the above three questions is "yes", please answer the following questions concerning your spouse.

Name of spouse Name of employer (if employed) Monthly Income

Name and complete address of a friend

Name and complete address of nearest relative not living with you

Are you a co-maker on any other loans? Yes No If yes, list details

Have you ever taken bankruptcy? Yes No If yes, list details

I HEREBY APPLY FOR A LOAN OF \$ for a period of months, to be repaid weekly bi-weekly monthly

Purpose of this loan (full details) Security offered

DEBT	TO WHOM OWED	PURPOSE OF DEBT	BALANCE OWING	MONTHLY PAYMENT
Mortgage/Rent				
Home Equity				
Property Tax				
Property Insurance				
Auto				
Auto				
Medical/Dental				
Child Support/Alimony/Maint.				
Personal Loan				
Credit Card				
Credit Card				
Credit Card				
Charge Card				
Student Loans				
Other				
Other				
Total of Columns				

I PRESENT THIS APPLICATION TRULY AND CORRECTLY STATED TO THE BEST OF MY KNOWLEDGE AND FOR THE PURPOSE OF OBTAINING CREDIT FROM THE FEDERAL EMPLOYEES CREDIT UNION. I HAVE NO OTHER DEBTS.

Applicant-Member

Applicant-Member

Social Security Number

Social Security Number

(OVER)

CE State APP. Rev. 77

ASSETS (owned)

(1) _____ Cash on hand and in bank
(2) _____ Savings accounts, credit union and other
(3) _____ Stocks, bonds, retirement (market value)
(4) _____ Real estate (market value), address _____
_____ Real estate (market value), address _____
(5) _____ Automobile (book value), make and year _____
_____ Automobile (book value), make and year _____
(6) _____ Insurance (cash value)
(7) _____ Household goods and appliances (market value)
(8) _____ Other assets (boat, motor, camper, etc., book value) _____
_____ Other assets _____

_____ TOTAL ASSETS
_____ Subtract Total Liabilities (balance of debts owed from front side)
_____ NET WORTH

Comments:

AUTHORIZATION FOR INFORMATION DISCLOSURE

To Whom It May Concern:

I/we hereby authorize the Federal Employees Credit Union, or any credit reporting agency, to obtain any and all information necessary concerning:

Employment history, dates, title, hours worked
Banking and saving accounts of record
Mortgage or other loan rating, open date, high credit, payment amount, loan balance, and payment record
Rental verification
Any information deemed necessary in connection with a consumer credit report for a consumer transaction

This information is strictly for the confidential use of this lender in compiling a loan credit report.

A photocopy or FAX copy of this form may be deemed to be the equivalent of the original and may be used as a duplicate original.

Borrower's signature _____ SSN _____

Co-borrower's signature _____ SSN _____

FACT ACT NOTICE FOR ALL LOAN AND/OR MASTERCARD ACCOUNTS: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Federal Employees Credit Union
VAMC, 601 Hwy 6 W
Iowa City, IA 52246-2208

319-354-1813
FAX 319-354-0947

ACTION BY CREDIT COMMITTEE: APPROVED REJECTED

DATE _____ LOAN \$ _____

CREDIT COMMITTEE _____
