

**CREDIT APPLICATION**
Loan Amount: _____ **First Payment Due:** _____ **Number of Payments:** _____

Automatic Payment from Account #: _____ **Insurance Agent:** _____

Purpose of Loan: _____ **Secured** **Unsecured**
TYPE OF CREDIT REQUESTED: IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.

 INDIVIDUAL CREDIT - relying solely on my income or assets.

 INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources.

 JOINT CREDIT- We intend to apply for joint credit: Initials _____
APPLICANT INFORMATION - Section A

FULL NAME (first, middle, last)	Date of Birth (mo, day, yr)	Social Security Number
	/ /	/ /

Street Address	City	State	Zip	Time at Address (yrs./mo)
				/

Mailing Address	Home Phone <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Business Phone
	()	()

Home: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (explain)	# of Dependents	Ages
---	-----------------	------

Previous Street Address	City	State	Zip	Time at Address (yrs./mo)
				/

Current Employer	Position or Title	Monthly Gross Income
------------------	-------------------	----------------------

City	State	Zip	How long with employer (yrs./mo)
------	-------	-----	----------------------------------

Previous Employer (within last 5 years)	Position or Title	Monthly Gross Income
---	-------------------	----------------------

City	State	Zip	How long with employer (yrs./mo)
------	-------	-----	----------------------------------

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.

 Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$
-------------------------	------------------------

Is any income listed in this Section likely to be reduced before the credit request is paid off?

 No Yes (Explain)
JOINT OR OTHER PARTY INFORMATION - Section B
COMPLETE ONLY IF: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

FULL NAME (first, middle, last)	Date of Birth (mo, day, yr)	Social Security Number
	/ /	/ /

Street Address	City	State	Zip	Time at Address (yrs./mo)
				/

Mailing Address	Home Phone <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Business Phone
	()	()

Home: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (explain)	# of Dependents	Ages
---	-----------------	------

Previous Street Address	City	State	Zip	Time at Address (yrs./mo)
				/

Current Employer	Position or Title	Monthly Gross Income
------------------	-------------------	----------------------

City	State	Zip	How long with employer (yrs./mo)
------	-------	-----	----------------------------------

Previous Employer (within last 5 years)	Position or Title	Monthly Gross Income
---	-------------------	----------------------

City	State	Zip	How long with employer (yrs./mo)
------	-------	-----	----------------------------------

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.

 Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$
-------------------------	------------------------

Is any income listed in this Section likely to be reduced before the credit request is paid off?

 No Yes (Explain)
MARITAL STATUS
Complete only if for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

 Applicant: Married Separated Unmarried (including single, divorced and widowed)

 Co-Applicant: Married Separated Unmarried (including single, divorced and widowed)

BANK REFERENCES (Applicant or Co-Applicant)

 Bank Reference (name and city) Checking Savings Credit Line Loan

First Personal Reference/Relative (Name & Address)

Second Personal Reference/Relative (Name & Address)

OTHER INFORMATION
Complete the following information about both the applicant and joint applicant or other person (if applicable).

 Have you ever filed bankruptcy Yes No If yes, where? _____ Year? _____

 Are there any claims, suits or judgements against you? Yes No If yes, to whom owed? _____ Amount \$ _____

 Are you a co-signer or guarantor for anyone? Yes No If yes, for whom? _____ To whom? _____

 Are you obligated to make Alimony, Support or Maintenance Payments: Yes No

If yes, to (Name & Address) _____ Amt. per month \$ _____

CHARACTER DETERMINATION

Has the Applicant or any individual owning 20% or more of the equity of the Applicant presently or previously been 1) convicted, 2) plead guilty, 3) plead nolo contendere, or 4) commenced any form of parole or probation for a felony involving fraud, bribery, or embezzlement in the last 7 years?

 Yes No

If yes, please explain on a separate piece of paper.

ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

Description of Assets	Name in which account is carried	Subject to Debt?	Value
Checking Account Number(s) (where)			\$
Savings Account Number(s) (where)			
Certificate of Deposit(s) (where)			
Marketable Securities (issuer, type, no. of shares)			
Real Estate (location, date acquired)			
Automobiles (make, model, year)			
Other (List)			
TOTAL ASSETS			\$

CREDIT OBLIGATIONS

Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.

Creditor	Account Number	Name in which account is carried	Original Amount	Present Balance	Monthly Payment
Landlord or Mortgage Holder	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$ (OMIT RENT)	\$ (OMIT RENT)	\$
Other Credit Obligations (list)			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
TOTAL CREDIT OBLIGATIONS				\$	\$

SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security.

Property Description

Names and Addresses of All Co-Owners of the Property

If the security is real estate, give the full name of your spouse (if any).

SIGNATURES

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature

Servicemember Yes No

Date

Co-Applicant's Signature

Servicemember Yes No

Date

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.