

PLEASE PRINT - INCOMPLETE APPLICATION WILL NOT BE PROCESSED

INSTRUCTIONS:

You may apply for credit in your name alone, whether or not you are married.

- (1) Please indicate whether you are applying for: Individual Credit Joint Credit Community Property State Business Application
(2) If you are applying for individual credit in your name and relying on you own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A
(3) If you are applying for joint credit with another person, complete Sections A and B. We intend to apply for joint credit.

Applicant Co-Applicant

*If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign the application only if he/she wishes to be a Co-Applicant A.

APPLICANT INFORMATION:

Form with fields: LAST NAME, FIRST NAME, MIDDLE INITIAL, SOCIAL SECURITY NUMBER, BIRTH DATE, ADDRESS, APT#, P.O. BOX, RURAL ROUTE, CITY, STATE, ZIP, HOME PHONE, CELL PHONE, RESIDENTIAL STATUS, TIME AT ADDRESS, RENT/MTG PMT., E-MAIL ADDRESS, DRIVER'S LICENSE NO., D.L. STATE, TIME AT PREVIOUS ADDRESS, PREVIOUS ADDRESS (IF LESS THAN 3 YEARS), EMPLOYER NAME, EMPLOYMENT TYPE, EMPLOYER'S ADDRESS, SALARY, SALARY TYPE, OCCUPATION, LENGTH OF EMPLOYMENT, WORK PHONE NO., PREVIOUS EMPLOYER NAME (IF LESS THAN 3 YEARS), PREVIOUS EMPLOYMENT TYPE, PREVIOUS EMPLOYER'S ADDRESS, OTHER INCOME (MONTHLY), SOURCE OF OTHER INCOME, PREVIOUS OCCUPATION, PREVIOUS LENGTH OF EMPLOYMENT, PREVIOUS WORK PHONE NO., NEAREST RELATIVE NOT LIVING WITH YOU, CURRENT MONTHLY PAYMENT.

GROUP CREDIT INSURANCE: Group Credit Insurance is voluntary and not a requirement of your loan. To be eligible for Group Credit Life and/or Disability Insurance, your loan must mature before your 70th birthday. Additionally, to be eligible for Credit Disability Insurance, you must be actively at work and gainfully employed at least 20 hours per week. As part of the enrollment, you may be asked to satisfactorily complete a separate Statement of Insurability. Assuming your application for credit is approved and you are eligible for Insurance, the Credit Union will disclose its total cost to you. You will also be asked to sign the request for coverage contained on the Personal Loan Plan Note, Security Agreement and Truth-In-Lending Disclosure Form Indicate which credit Insurance options(s) you desire:
[] Joint Credit Life Insurance [] Single Credit Life Insurance [] Single Credit Disability Insurance [] No Credit Insurance

AGREEMENT

You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. The words "we," "us," "our" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers. This application will be reviewed by such financial institutions on behalf of themselves and us the dealer. In addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time whatsoever. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that we may verify your employment, pay, assets, and debts, and that anyone receiving a copy of this is authorized to provide us with such information. You further authorize use to gather whatever credit and employment history we consider necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. We may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

By providing your cell phone number on this application, you are consenting to receive servicing and collection calls on you cell phone using an auto dialer or a prerecorded message. This consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract from the dealer.

I consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the telephone number(s) provided in this credit application, including any cell phone numbers. I understand that this consent is not a condition of purchase of credit.

Initial to consent here

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON THE PAGES OF THIS APPLICATION

X