

2812 Genesee St. Utica, NY 13502 Tel: 315-724-5133 Fax: 315-793-8296

CONSUMER LOAN APPLICATION

Tota@an

Date		Account Number							l	.L'L		
APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.												
Type of Credit. Check the type of credit for which you wish to apply.												
Individual credit — If you are applying for individual credit, complete the Applicant section.												
Joint credit – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.												
You must initial here if you intend to apply for Joint Credit: X X												
Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community												
property agreement or community property trust.												
TYPE OF CREDIT APPLIED FOR:												
Loan Type:		Term (mo			Payment Method: Cash Payroll Deduction							
					☐ Automatic Payment ☐ Military Allotment							
					Payment Frequency: Monthly Other							
Optional Payment Protection – If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions												
must be signed for protection to become effective. Are you interested in having this loan protected?												
		Single Credit Life Insurance		ingle Credit Disability In								
	CO-SIG	iNER ecured by collateral; or (b) you	livo in s	community property		SPOUS		APPLICAN	-	in a commun	ity proporty	
state; or (c) you are an Ala	ska reside	nt subject to a community pro	perty agr	eement or community	Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or							
property trust: ☐ MARRIED ☐ SEPARA	ATED [UNMARRIED (Single, Divorced	Widowe	d)	community property trust: ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)							
APPLICANT NAME		J ONNIN WALLE (Olligie, Divolect	, widowo	u)	SPOUSE/CO-APPLICANT NAME							
SOCIAL SECURITY NO.	DRIV	'ER'S LICENSE NO. & STATE	BIRT	H DATE	SOCI	AL SECUR	ITY NO.	DRIVER'	S LICENSE NO. & STATE	BIRTH DATE		
HOME PHONE NO.	(CELL PHONE	DO Y		HOME	E PHONE N	10.	CELL F	PHONE	DO YOU:	_	
MOTUEDIO MAIDEN NAME		L E MAIL ADDDDOO	Цυ	OWN RENT	MOTI	IED:0 144			DELATIONOUS TO ARRUSANT	OWN	☐ RENT	
MOTHER'S MAIDEN NAME		E-MAIL ADDRESS			MOTE	IER'S MAII	DEN NAME		RELATIONSHIP TO APPLICAN	l		
CURRENT STREET ADDRESS			APT.	NO. SINCE	CURF	RENT STRE	ET ADDRESS			APT. NO.	SINCE	
CITY/STATE/ZIP			<u> </u>		CITY/	STATE/ZIF	ı					
FORMER ADDRESS (if current less than 2 years) YEARS THERE				YEARS THERE	FORM	IER ADDR	ESS(if current less	than 2 years)		YEAF	RS THERE	
DEDOONAL DESERVOE 4 (A)		,	DEL ATIO	NOUR	DEDO	DEDCONAL DEEEDENICE 4 (Many and Address)				ATIONIOLUD		
PERSONAL REFERENCE 1 (Name and Address) RELATION			RELATIO	NSHIP	PERSONAL REFERENCE 1 (Name and Address)				REI	RELATIONSHIP		
			PHONE N	10.					PHO	PHONE NO.		
CURRENT EMPLOYER	OME If yo	ou are self-employed, attach a financia		and your most recent income ta	ax return. CURRENT EMPLOYER HIRE DATE							
OUTREAT EMILEUTER			1	DATE.	SOURCE EMPLOYER				Tille Bitte			
CURRENT ADDRESS			l l		CURF	RENT ADDI	RESS					
WORK PHONE NO.	POS	SITION	MONTHLY	GROSS INCOME	WOR	K PHONE I	NO.	POSITION	MOI	NTHLY GROSS IN	ICOME	
\$								\$				
FORMER EMPLOYER (if current less than 2 years)					FORMER EMPLOYER (if current less than 2 years)							
OTHER INCOME You no	eed not list ir	ncome from alimony, child support or se	eparate ma	intenance unless you wish it cor	sidered for	purposes o	f granting this cred					
			ITHLY INCOME	SOUF	RCE OF OT	HER INCOME	FI	REQUENCY MO	NTHLY INCOME			
	_		\$						\$			
ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: A - Applicant OR C - Spouse/C CHECK ONE CURRENT				o-Applicant CHECK	ONE				CUE	RENT		
A C TYPE	TYPE FINANCIAL INSTITUTION NAME			BALANCE	A	C	TYPE	FINAI	NCIAL INSTITUTION NAME		ANCE	
			\$						\$			
			\$	1			1		\$			
AUTO #1 MAKE MODEL YEAR			VALUE	AUTO#	2 MAKE		MODEL	YEAR	VALUE			
AUTO#TMAKE MODEL YEAR VALUE \$						u._			1 La 11 V	\$		
REAL ESTATE TYPE VALUE				OTHER	ASSETS				VALUE			

CREDIT INFORMATION Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary A - APPLICANT										
	EASE CH	1		S INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE			MONTH	
Α	С	D	RENT OR MORTGAGE						ATIVIEN	13
								<u> </u>		
FINANCIAL INFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET. Applicant									App	o- licant
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?							YES	NO	YES	NO
2. DO YOU HAVE ANY OUTSTANDING JUDGMENTS?										
3. HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?										
4. ARE YOU A PARTY IN A LAWSUIT? 5. ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?										
ARE TOO OTHER THAN A U.S. CITIZEN OR PERIMANENT RESIDENT ALIEN? SYOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?										
7. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?										
	FOR \	WHOM	(Name of other obligated on loan):		TO WHOM (Name of Creditor):					
SIC	TANE	URF	S – Are you currently on acti	ve military duty? Yes No						
SIGNATURES – Are you currently on active military duty? Yes No You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial										
insti	tutions	to obtai	n, verify, and record information that ide	entifies each person who opens an account. What this sk to see your driver's license or other identifying documents	s means for you: When you open an account, we w					
				requires that all creditors make credit equally availa sion administers compliance with this law.	ble to all credit worthy customers and that credit re	eporting agencies mail	ntain sepa	rate cre	edit histo	ries on
mus	t be pro	ovided v	vith a copy of the Agreement, decree or	I property agreement, court decree under WI ST § 76i statement or have actual knowledge of its terms befor the interest of the marriage or family of the undersign	ore any credit is approved or account opened. Sign					
Wise	consin f	Resider	t Signature	Date						
~				-	·					
App	licant/	Co-Sig	ner	Date S	pouse/Co-Applicant			Date		
Cre	edit U	nion l	Jse Only	T						
			Yes No, reason		Comments:					
			BeforeAfter		015 0: 1			<u> </u>		
	ECOA 1	Notice a	nd reason for Rejection sent or delivered		_oan Officer Signature			Date		