



3619 Packard Road
Niagara Falls, NY 14303
716/284-4110



Application

NOTE AND COMPLETE **NOTICE TO OHIO APPLICANTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

☒ SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Married Applicants may apply for a separate account.

☐ **Individual Credit:** Complete **Applicant** section. Complete **Co-Applicant, Spouse**, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

☐ **Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Amount Requested \$ _____ **Purpose:** _____

Repayment: ☐ Payroll Deduction ☐ Cash ☐ Automatic Payment ☐ Military Allotment ☐ _____

STATEMENT OF INTENT Are you interested in having your loan protected? ☐ Yes ☐ No

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT INFORMATION		APPLICANT		OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE	
NAME (Last - First - Initial)				NAME (Last - First - Initial)	
DRIVER'S LICENSE NUMBER/STATE		BIRTH DATE		DRIVER'S LICENSE NUMBER/STATE	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	
HOME PHONE		CELL PHONE		HOME PHONE	
BUSINESS PHONE/EXT.				BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT		LENGTH AT RESIDENCE		PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT		LENGTH AT RESIDENCE		PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)				COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)				LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	

EMPLOYMENT INFORMATION		EMPLOYMENT INFORMATION	
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
YOUR TITLE/GRADE		SUPERVISOR'S NAME	
START DATE		HOURS AT WORK	
IF SELF EMPLOYED, TYPE OF BUSINESS			
IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS			
STARTING DATE		ENDING DATE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO		WHERE	
ENDING/SEPARATION DATE			

INCOME INFORMATION		INCOME INFORMATION	
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
EMPLOYMENT INCOME \$ PER <input type="checkbox"/> NET <input type="checkbox"/> GROSS		EMPLOYMENT INCOME \$ PER <input type="checkbox"/> NET <input type="checkbox"/> GROSS	
OTHER INCOME \$ PER SOURCE		OTHER INCOME \$ PER SOURCE	

REFERENCES		REFERENCES	
Please include Street, City, State and Zip.			
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
RELATIONSHIP		HOME PHONE	
NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE		NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE	
HOME PHONE		HOME PHONE	

ASSETS/PROPERTY

Check box for Applicant/Other. List all assets and account number(s)-- Attach other sheets if necessary.

APPLICANT

OTHER (CO-APPLICANT, SPOUSE)

SHARE DRAFT OR CHECKING AMOUNT

NAME AND ADDRESS OF DEPOSITORY

\$

SHARE DRAFT OR CHECKING AMOUNT

NAME AND ADDRESS OF DEPOSITORY

\$

SAVINGS AMOUNT

NAME AND ADDRESS OF DEPOSITORY

\$

SAVINGS AMOUNT

NAME AND ADDRESS OF DEPOSITORY

\$

APPLICANT

OTHER

LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY
For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.

MARKET VALUE

PLEGED AS COLLATERAL FOR ANOTHER LOAN

HOME*

\$

YES

NO

\$

YES

NO

\$

YES

NO

*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable.
A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.

FIRST MORTGAGE HELD BY

OTHER LIENS (Describe)

PRESENT BALANCE

\$

IS THE PROPERTY DESCRIBED IN THIS SECTION:
YOUR PRINCIPAL DWELLING?

YES

NO

IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME?

YES

NO

DEBTS

In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT

OTHER

RENT

MORTGAGE (incl. Tax & Ins.)

CREDITOR NAME AND ADDRESS

ACCOUNT NUMBER

ORIGINAL BALANCE

PRESENT BALANCE

MONTHLY PAYMENT

PAST DUE

\$

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LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED

TOTALS

\$

\$

\$

FINANCIAL INFORMATION

These questions apply to both Applicant and Other.

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET

DO YOU HAVE ANY OUTSTANDING JUDGMENTS?

HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?

HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?

ARE YOU A PARTY IN A LAWSUIT?

ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?

IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?

ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?

FOR WHOM (Name of Others Obligated on Loan):

TO WHOM (Name of Creditor):

APPLICANT

OTHER

YES

NO

YES

NO

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

X

(SEAL)

APPLICANT'S SIGNATURE

DATE

X

(SEAL)

OTHER SIGNATURE

DATE

CREDIT UNION INFORMATION

LOAN OFFICER

CREDIT COMMITTEE OR OTHER

ADVANCE APPROVED: YES NO

COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED

OUTSIDE INFORMATION CONSIDERED: YES NO

IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

\$

APPROVED LIMIT

DEBT RATIO

REFERRED TO/REASON(S) FOR REFERRAL:

DESCRIBE COUNTER OFFER:

SPECIFIC REASON(S) FOR REJECTION:

SIGNATURES:

LOAN OFFICER

CREDIT COMMITTEE

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON

X

X

DATE

DATE

(DATE) BY

DATE

DATE

(INITIALS)

LOAN ORIGINATOR ORGANIZATION

NMLSR ID NUMBER

LOAN ORIGINATOR

NMLSR ID NUMBER

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