

NOTICE: Married applicants may apply for individual credit. **Individual Credit:** Complete applicant section if you are relying only on your own income and assets to establish credit. Complete other applicant section providing information about your spouse or former spouse if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if you are relying on alimony, child support, or separate maintenance payments to establish credit, then complete the other applicant section to the extent possible about the person on whose payments you are relying. **Joint Credit:** Each applicant must individually complete the appropriate section. If Co-Borrower is a spouse of the Applicant, mark the Co-Applicant box.

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 institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

				OTHER: Check One <input type="checkbox"/> Co-Applicant (Joint) <input type="checkbox"/> Authorized User <input type="checkbox"/> Other						
APPLICANT NAME				OTHER NAME						
HOME ADDRESS (STREET & NO.)			HOW LONG?	HOME ADDRESS (STREET & NO.)			HOW LONG?			
CITY-STATE-ZIP				CITY-STATE-ZIP						
PREVIOUS HOME ADDRESS			HOW LONG?	PREVIOUS HOME ADDRESS			HOW LONG?			
HOME PHONE NO.		BIRTH DATE	NO. OF DEPENDENTS	AGES	HOME PHONE NO.		RELATIONSHIP TO APPLICANT			
SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE				SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE		
MOTHER'S MAIDEN NAME				MOTHER'S MAIDEN NAME						
BUSINESS PHONE NO.		GROSS MONTHLY INCOME		NET MONTHLY PAY		BUSINESS PHONE NO.		GROSS MONTHLY INCOME	NET MONTHLY PAY	
EMPLOYER		POSITION		HOW LONG?		EMPLOYER		POSITION	HOW LONG?	
BUSINESS ADDRESS				BUSINESS ADDRESS						
PREVIOUS EMPLOYER			POSITION	HOW LONG?		PREVIOUS EMPLOYER			POSITION	HOW LONG?
BUSINESS ADDRESS				BUSINESS ADDRESS						

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 <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding <input type="checkbox"/> Other income: \$ _____ per _____. Source(s) of other income: _____ _____ Is any income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet.) <input type="checkbox"/> No	Alimony, child support, separate maintenance received under: court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding <input type="checkbox"/> Other income: \$ _____ per _____. Source(s) of other income: _____ _____ Is any income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet.) <input type="checkbox"/> No

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)					
MORTGAGEE OR LANDLORD	PAYMENT ADDRESS	APPROX. MARKET VALUE	ORIGINAL AMOUNT	BALANCE DUE	MO. PMT./RENT
NAME AND ADDRESS (OTHER DEBTS)	ACCOUNT NUMBER		\$	\$	\$
			\$	\$	\$
			\$	\$	\$
AUTO OWNED - MAKE	FINANCED BY		\$	MONTHLY PMT.	\$
Other Obligations - (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)					
CHECKING/SHARE DRAFT ACCT. NO.	LOCATION	SAVINGS ACCOUNT NO.	LOCATION		

CREDIT INSURANCE: Credit insurance is available for a nominal cost for this loan. If you are interested in credit insurance please check below:		
Credit Disability <input type="checkbox"/> Yes <input type="checkbox"/> No	Single Credit Life <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Credit Life <input type="checkbox"/> Yes <input type="checkbox"/> No

NAME OF (2) REFERENCES NOT LIVING WITH YOU	ADDRESS (CITY-STATE-ZIP)	RELATIONSHIP
1)		
2)		
Are you a co-borrower, co-signer, endorser, or guarantor on any loan or contract? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "yes" for whom?	To whom?
Are there any unsatisfied judgements against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	If "yes" to whom owed?
Have you ever had a car or other personal property repossessed by a creditor, filed for bankruptcy, or been a party to a wage assignment or collection suit? <input type="checkbox"/> Yes <input type="checkbox"/> No If your answer to any part of the question is yes, please give details.		

COMPLETE THE FOLLOWING ONLY IF YOU RESIDE IN A COMMUNITY PROPERTY STATE (ARIZONA, CALIFORNIA, IDAHO, LOUISIANA, NEVADA, NEW MEXICO, TEXAS, WASHINGTON OR WISCONSIN); OR IF ANOTHER PERSON WILL BE JOINTLY LIABLE ON THE ACCOUNT. Married Separated Unmarried

This statement is submitted to obtain credit and I (We) certify that all information herein is true and complete. I (We) also authorize the Credit Union to verify or obtain further information the Credit Union may deem necessary concerning my (our) credit standing. If this application is approved and a Visa card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the Visa card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the Visa card(s) and all amendments. My (our) signature(s) represent(s) acknowledgement of receipt and agreement to the terms and conditions of the Visa Credit Card Agreement and Disclosures.

APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE	DATE
X		X	

By signing this contract, you agree that this Credit Union has a security interest, pledge, in all present or future shares and deposit with us. To the extent in which you have a right to withdraw those sums for your personal use, the Credit Union may transfer from any individual or joint account to your Visa account if you are delinquent or otherwise in default. In addition, collateral securing your other loans with the Credit Union account(s) will also secure credit extended under this agreement. If you withdraw all your shares, you are no longer a member of the Credit Union, and you may not receive any more advances under this agreement.

APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE	DATE
X		X	

SECURITY INTEREST AGREEMENT AND PLEDGE: By signing this application, and acceptance of credit card(s) issued, I/we pledge our shares from an individual or joint account to secure payment of my/our obligations on this account.

APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE	DATE
X			

FOR CREDIT UNION USE ONLY	<input type="checkbox"/> PLATINUM <input type="checkbox"/> PLATINUM WITH SCORECARD CREDIT LIMIT \$ _____	APPROVED <input type="checkbox"/> NOT APPROVED <input type="checkbox"/> LOAN COMMITTEE OR LOAN OFFICER _____ _____ DATE _____
CREDIT UNION MEMBER ACCOUNT NO. _____		
VISA ACCOUNT NO. _____		