

## WCUL Form Revision Dates

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[A-Z Consolidated League Forms Information Page](#)  
 Current pricing is available in the online store

(as of 3/31/26)

**Recent changes are highlighted in blue**

|     | WCUL FORM #        | TITLE                                                                                      | REVISION DATE                  |
|-----|--------------------|--------------------------------------------------------------------------------------------|--------------------------------|
| 1.  | 81018              | Agent's Certification Validity of Power of Attorney                                        | 7/23                           |
|     | 81023 <sup>1</sup> | Information for Monitoring Purposes (Reg. B) ( <i>Discontinued 6/23</i> )                  | Discontinued                   |
| 2.  | 81034              | Account Information Change Request                                                         | 7/23                           |
| 3.  | 81035              | Automatic Transfer Request                                                                 | 7/23                           |
| 4.  | 81036              | Custodial Account Ownership Agreement                                                      | 7/23                           |
| 5.  | 81042              | Loan Application (Non-Wisconsin Residents)                                                 | 11/13                          |
| 6.  | <b>81043</b>       | <b>Funds Transfer Agreement &amp; Notice</b>                                               | <b>2/26</b>                    |
|     | <b>81045</b>       | <b>Simple Interest Deferral Agreement (<i>Discontinued</i>)</b>                            | <b>Discontinued</b>            |
| 7.  | 81056              | Credit Union Membership Application                                                        | 05/15                          |
| 8.  | <b>81057</b>       | <b>Business/Organization Account Ownership Agreement</b>                                   | <b>8/25</b>                    |
| 9.  | 81063              | Real Estate Mortgage Satisfaction                                                          | 09/01                          |
| 10. | <b>81071</b>       | <b>Safety Deposit Box Lease</b>                                                            | <b>12/25</b>                   |
| 11. | 81075 <sup>i</sup> | Depository Declaration and Agreement <sup>i</sup>                                          | 09/02 (Mod 1/21 <sup>i</sup> ) |
| 12. | 81080              | Customer Identification Card                                                               | 05/15                          |
| 13. | 81096              | Business Real Estate Mortgage Note                                                         | 11/06                          |
|     | <b>81097</b>       | <b>Business Verification of Financial Statement (<i>Discontinued 7/23</i>)</b>             | <b>Discontinued</b>            |
| 14. | 81098              | Business Real Estate Mortgage                                                              | 12/98                          |
| 15. | 81101              | Consumer Note and Federal T-I-L Disclosure, Credit Sale                                    | 02/14                          |
| 16. | 81110              | Employment Application                                                                     | 05/15                          |
|     | <b>82004</b>       | <b>Your Account Agreement (<i>Discontinued. Use 83005 or 83006</i>)</b>                    | <b>Discontinued</b>            |
| 17. | 82005              | Consumer Chattel Security Agreement                                                        | 11/13                          |
|     | 82005-MLA          | MLA Consumer Chattel Security Agreement                                                    | 06/16                          |
| 18. | 82010              | Notice of Special Flood Hazard                                                             | 03/16                          |
| 19. | <b>82012</b>       | <b>Credit Union Share Certificate</b>                                                      | <b>08/25</b>                   |
| 20. | 82014              | Consumer Note & T-I-L Disclosure                                                           | 02/14                          |
|     | 82014-MLA          | MLA Consumer Note & T-I-L Disclosure                                                       | 09/16                          |
| 21. | 82018              | Variable Interest Rate Addendum                                                            | 02/14                          |
| 22. | 82020              | Consumer Mortgage                                                                          | 11/13                          |
| 23. | 82021              | Trust-Credit Union Agreement                                                               | 10/98                          |
|     | <b>82022</b>       | <b>Declaration of Business Purpose (<i>Discontinued 7/23</i>)</b>                          | <b>Discontinued</b>            |
| 24. | <b>82024</b>       | <b>Account Ownership Agreement</b>                                                         | <b>8/25</b>                    |
| 25. | 82028              | Explanation of Personal Obligation (Closed-end)                                            | 7/23                           |
| 26. | 82029              | Adverse Action Notice – Credit Related Transactions ( <i>state or federal CUs</i> )        | 11/23                          |
| 27. | 82031              | Non-Consumer Note                                                                          | 03/05                          |
|     | 82031-MLA          | MLA Non-Consumer Note                                                                      | 09/16                          |
| 28. | 82033              | Consumer Kwik-Cash Loan Agreement                                                          | 06/10                          |
|     | 82033-MLA          | MLA Consumer Kwik-Cash Loan Agreement                                                      | 09/16                          |
| 29. | 82034              | Notice of Right to Cancel                                                                  | 12/03                          |
| 30. | 82035              | Request for Advance (Kwik-Cash; R.E.A.P.)                                                  | 05/98                          |
|     | <b>82037</b>       | <b>Payroll Deduction Authorization Card (<i>Discontinued 1/26</i>)</b>                     | <b>Discontinued</b>            |
|     | <b>82038</b>       | <b>Payroll Deduction Authorization Card/POA to Credit Union (<i>Discontinued 1/26</i>)</b> | <b>Discontinued</b>            |
|     | <b>82039</b>       | <b>Payroll Deduction Change Notice (<i>Discontinued 1/26</i>)</b>                          | <b>Discontinued</b>            |
| 31. | 82040              | Notice of Right to Cure Default                                                            | 08/05                          |
| 32. | 82042              | Mortgage Note (Non-Consumer)                                                               | 11/13                          |
|     | 82042-MLA          | MLA Mortgage Note (Non-Consumer)                                                           | 09/16                          |
| 33. | 82043              | Mortgage (Non-Consumer)                                                                    | 11/13                          |

<sup>1</sup> This form is for Reg. B compliance. Reg. C compliance will require a different form as of Jan. 1, 2018:

[https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201708\\_cfbp\\_hmda-sample-data-collection-form.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201708_cfbp_hmda-sample-data-collection-form.pdf)

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|-----|--------------------|-----------------------------------------------------------------------------------------------------------------------|---------------|
| 34. | 82044              | Release of Lien-Motor Vehicle                                                                                         | 12/98         |
|     | 82045 <sup>2</sup> | Federal TIL Disclosure TIL/RE/DWELL, Fixed Rate                                                                       | Discontinued  |
|     | 82046 <sup>2</sup> | Federal TIL Disclosure TIL/RE/DW-VAR, Variable Rate                                                                   | Discontinued  |
| 35. | 82049              | Notice of Right to Cure Default/Take Possession                                                                       | 06/06         |
| 36. | 82052              | Surrender of Collateral                                                                                               | 03/07         |
| 37. | 82053              | Mini Loan Application                                                                                                 | 11/13         |
| 38. | 82057              | Federal TIL Disclosure, Personal                                                                                      | 11/13         |
|     | 82057-MLA          | MLA Federal TIL Disclosure, Personal                                                                                  | 08/16         |
| 39. | 82058              | Deposit Account Adverse Action Notice                                                                                 | 7/23          |
| 40. | 82072              | Itemization of Amount Financed                                                                                        | 04/00         |
| 41. | 82073              | Consumer Note                                                                                                         | 11/13         |
|     | 82073-MLA          | MLA Consumer Note                                                                                                     | 09/16         |
|     | 82074              | Business Kwik Cash Loan Agreement (Discontinued 3/26)                                                                 | Discontinued  |
| 42. | 82077              | Explanation of Personal Obligation (Open End)                                                                         | 7/23          |
| 43. | 82083              | Credit Union Loan Application for Wisconsin Residents                                                                 | 11/13         |
| 44. | 82083A             | Open-End Credit Application Addendum                                                                                  | 07/10         |
| 45. | 82085              | Consumer R.E.A.P.® Agreement                                                                                          | 03/05         |
| 46. | 82086              | Consumer R.E.A.P.® Mortgage                                                                                           | 02/00         |
| 47. | 82087              | Non-Consumer R.E.A.P.® Agreement                                                                                      | 03/05         |
| 48. | 82088              | Non-Consumer R.E.A.P.® Mortgage                                                                                       | 09/98         |
| 49. | 82089              | Real Estate Equity Advance Plan (R.E.A.P.®) Share Draft Account Agreement                                             | 06/15         |
| 50. | 82090              | Rules For Use of Your R.E.A.P.® Share Draft Account                                                                   | 06/15         |
| 51. | 83000              | Wisconsin Claim and Declaration of Loss for Lost, Stolen, or Destroyed Credit Union Cashier's Check or Teller's Check | 01/20         |
| 52. | 83002              | Wisconsin Simple Interest Loan Modification Agreement                                                                 | 04/20         |
| 53. | 83003              | Loan Modification Agreement - Interest Rate and Payment Reduction                                                     | 05/20         |
| 54. | 83004              | Wisconsin Open-End Credit Payment Waiver Agreement                                                                    | 10/20         |
| 55. | 83005              | Your Account Agreement, with Arbitration Agreement<br>(Must be used with 06/21 revision of 82024, 81036, or 81057)    | 09/21         |
| 56. | 83006              | Your Account Agreement                                                                                                | 04/21         |
| 57. | 83007              | Notice to Cosigner                                                                                                    | 7/23 (New)    |
| 58. | 83010              | Model Credit Union Employee Handbook                                                                                  | 08/25         |

To purchase forms go to The League's online store at - <https://www.theleague.coop/solutions/credit-union-forms> -

Note: Paper forms are no longer available from The League. All League forms are only sold in .pdf electronic format, with the exception of 83010 which is sold in MS Word format.

Current pricing for the forms annual user license is available in the online store.

<sup>i</sup> 81075 – Modified: Checkboxes added and field properties updated in January 2021.

<sup>2</sup> Limited use for applications received on or after the TILA-RESPA Integrated Disclosures regulatory effective date of October 3, 2015. Please contact Legal Affairs Department. These forms are no longer available through the online store.

## Form Categories

| Membership & Account Agreement Forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Account Support Documents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Payroll Deduction & Wage Assignment Forms<br><b>DISCONTINUED</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Loan Modification Agreements                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 81056 Credit Union Membership Application<br>81036 Custodial Account Ownership Agreement<br>81057 Business/Organization Account Ownership Agreement<br>82012 Credit Union Share Certificate<br>82024 Account Ownership Agreement<br>83005 Your Account Agreement, with Arbitration Agreement (Must be used with 06/21 revision of 82024, 81036, or 81057)<br>83006 Your Account Agreement                                                                                                                                                                                                                                                                                                                                                                                                                        | 81018 Agent's Certification Validity of Power of Attorney<br>81034 Account Information Change Request<br>81035 Automatic Transfer Request<br>81043 Funds Transfer Agreement & Notice<br>81075 Depository Declaration and Agreement<br>81080 Customer Identification Card<br>82021 Trust-Credit Union Agreement<br>82058 Deposit Account Adverse Action Notice<br>83000 Wisconsin Claim and Declaration of Loss for Lost, Stolen, or Destroyed Credit Union Cashier's Check or Teller's Check                                                                                                                                                                                                                                                                                                                     | 82037 <del>Payroll Deduction Authorization Card</del> <b>DISCONTINUED</b><br>82038 <del>Payroll Deduction Authorization Card/POA to Credit Union</del> <b>DISCONTINUED</b><br>82039 <del>Payroll Deduction Change Notice</del> <b>DISCONTINUED</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 83002 Wisconsin Simple Interest Loan Modification Agreement<br>83003 Loan Modification Agreement - Interest Rate and Payment Reduction<br>83004 Wisconsin Open-End Credit Payment Waiver Agreement |
| Business Loan Forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Wisconsin Consumer Act Loan Forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Open-End Credit Forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Delinquency & Collection Forms                                                                                                                                                                     |
| 81096 Business Real Estate Mortgage Note<br>81098 Business Real Estate Mortgage<br>82035 Request for Advance (Kwik-Cash; R.E.A.P.)<br>82074 <del>Business Kwik-Cash Loan Agreement</del> <b>DISCONTINUED</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 81101 Consumer Note and Federal T-I-L Disclosure, Credit Sale<br>82014 Consumer Note & T-I-L Disclosure<br>82014-MLA MLA Consumer Note & T-I-L Disclosure<br>82018 Variable Interest Rate Addendum<br>82020 Consumer Mortgage<br>82028 Explanation of Personal Obligation/Notice to Cosigner<br>82033 Consumer Kwik-Cash Loan Agreement<br>82033-MLA MLA Consumer Kwik-Cash Loan Agreement<br>82040 Notice of Right to Cure Default<br>82049 Notice of Right to Cure Default/Take Possession<br>82052 Surrender of Collateral<br>82072 Itemization of Amount Financed<br>82073 Consumer Note<br>82073-MLA MLA Consumer Note<br>82077 Explanation of Personal Obligation - Open End/Notice to Cosigner<br>82083A Open-End Credit Application Addendum<br>83004 Wisconsin Open-End Credit Payment Waiver Agreement | 82033 Consumer Kwik-Cash Loan Agreement<br>82033-MLA MLA Consumer Kwik-Cash Loan Agreement<br>82035 Request for Advance (Kwik-Cash; R.E.A.P.)<br>82074 <del>Business Kwik-Cash Loan Agreement</del> <b>DISCONTINUED</b><br>82077 Explanation of Personal Obligation - Open End/Notice to Cosigner<br>82083A Open-End Credit Application Addendum<br>82085 Consumer R.E.A.P.® Agreement<br>82086 Consumer R.E.A.P.® Mortgage<br>82087 Non-Consumer R.E.A.P.® Agreement<br>82088 Non-Consumer R.E.A.P.® Mortgage<br>82089 Real Estate Equity Advance Plan (R.E.A.P.®) Share Draft Account Agreement<br>82090 Rules for Use of Your R.E.A.P.® Share Draft Account<br>83004 Wisconsin Open-End Credit Payment Waiver Agreement<br>83007 Notice to Cosigner | 82040 Notice of Right to Cure Default<br>82049 Notice of Right to Cure Default/Take Possession<br>82052 Surrender of Collateral                                                                    |
| Real Estate Loan Forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | REAP HELOC Forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Loan Collateral Forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Employment Forms                                                                                                                                                                                   |
| 81063 Real Estate Mortgage Satisfaction<br>81096 Business Real Estate Mortgage Note<br>81098 Business Real Estate Mortgage<br>82018 Variable Interest Rate Addendum<br>82020 Consumer Mortgage<br>82034 Notice of Right to Cancel<br>82042 Mortgage Note (Non-Consumer)<br>82042-MLA MLA Mortgage Note (Non-Consumer)<br>82043 Mortgage (Non-Consumer)<br>82073 Consumer Note<br>82073-MLA MLA Consumer Note<br>82085 Consumer R.E.A.P.® Agreement<br>82086 Consumer R.E.A.P.® Mortgage<br>82087 Non-Consumer R.E.A.P.® Agreement<br>82088 Non-Consumer R.E.A.P.® Mortgage                                                                                                                                                                                                                                       | 82035 Request for Advance (Kwik-Cash; R.E.A.P.)<br>82077 Explanation of Personal Obligation - Open End/Notice to Cosigner<br>82083A Open-End Credit Application Addendum<br>82085 Consumer R.E.A.P.® Agreement<br>82086 Consumer R.E.A.P.® Mortgage<br>82087 Non-Consumer R.E.A.P.® Agreement<br>82088 Non-Consumer R.E.A.P.® Mortgage<br>82089 Real Estate Equity Advance Plan (R.E.A.P.®) Share Draft Account Agreement<br>82090 Rules For Use of Your R.E.A.P.® Share Draft Account<br>83004 Wisconsin Open-End Credit Payment Waiver Agreement<br>83007 Notice to Cosigner                                                                                                                                                                                                                                   | 81063 Real Estate Mortgage Satisfaction<br>82005 Consumer Chattel Security Agreement<br>82005-MLA MLA Consumer Chattel Security Agreement<br>81098 Business Real Estate Mortgage<br>82020 Consumer Mortgage<br>82043 Mortgage (Non-Consumer)<br>82044 Release of Lien-Motor Vehicle<br>82049 Notice of Right to Cure Default/Take Possession<br>82052 Surrender of Collateral<br>82086 Consumer R.E.A.P.® Mortgage<br>82088 Non-Consumer R.E.A.P.® Mortgage                                                                                                                                                                                                                                                                                            | 81110 Employment Application<br>83010 Model Credit Union Employee Handbook                                                                                                                         |
| Loan Support Documents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Applications and Denial Forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Safe Deposit Boxes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Other Loans<br>(Personal, family or household purpose, but not Wisconsin Consumer Act, not business, not real estate)                                                                              |
| 81063 Real Estate Mortgage Satisfaction<br>81042 Loan Application (Non-Wisconsin Residents)<br>82010 Notice of Special Flood Hazard<br>82018 Variable Interest Rate Addendum<br>82028 Explanation of Personal Obligation/Notice to Cosigner<br>82029 Adverse Action Notice – Credit Related Transactions (state or federal CUs)<br>82034 Notice of Right to Cancel<br>82035 Request for Advance (Kwik-Cash; R.E.A.P.)<br>82044 Release of Lien-Motor Vehicle<br>82072 Itemization of Amount Financed<br>82077 Explanation of Personal Obligation - Open End/Notice to Cosigner<br>83002 Wisconsin Simple Interest Loan Modification Agreement<br>83003 Loan Modification Agreement - Interest Rate and Payment Reduction<br>83004 Wisconsin Open-End Credit Payment Waiver Agreement<br>83007 Notice to Cosigner | 81042 Loan Application (Non-Wisconsin Residents)<br>81056 Credit Union Membership Application<br>81110 Employment Application<br>82029 Adverse Action Notice – Credit Related Transactions<br>82053 Mini Loan Application<br>82058 Deposit Account Adverse Action Notice<br>82083 Credit Union Loan Application for Wisconsin Residents<br>82083A Open-End Credit Application Addendum                                                                                                                                                                                                                                                                                                                                                                                                                           | 81071 Safety Deposit Box Lease                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 82031 Non-Consumer Note<br>82031-MLA MLA Non-Consumer Note<br>82057 Federal TIL Disclosure, Personal<br>82057-MLA MLA Federal TIL Disclosure, Personal<br>82072 Itemization of Amount Financed     |