

CREDIT UNION LOAN APPLICATION FOR WISCONSIN RESIDENTS

Date _____ Name _____ Last First Middle Acct. No. _____

I N S T R U C T I O N S	You may apply for individual or joint credit, but check only one of the following boxes. ☐ Individual Credit. Complete applicant columns on both sides of this form. If you are married and a resident of Wisconsin, also complete the right hand columns about your spouse. Only the applicant signs on page 2. ☐ Joint Credit- with your spouse as joint applicant. Complete the left and right hand columns on both sides of this form. Both joint applicant spouses sign on page 2. We intend to apply for joint credit. X _____ X _____ Applicant Co-Applicant ☐ Joint Credit - with another applicant, other than your spouse. Each of you must complete a separate application. Either applicant who is a Wisconsin resident must include information about their spouse in the right hand columns of their separate application, and sign it on page 2 as an applicant. I intend to apply for joint credit with: _____ X _____ Applicant			
	NOTICE TO MARRIED APPLICANT: No provision of a marital property agreement, a unilateral statement under Wis. Stat. sec. 766.59 or a court decree under Wis. Stat. sec. 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is incurred.			
L O A N	I/we hereby apply for: ☐ A direct loan of _____ \$ _____ No. of payments: _____ Amount of payments: \$ _____ Purpose: _____ * ☐ A credit line of _____ \$ _____ *If checked, see attached Addendum, incorporated herein by reference.		The credit union may offer either credit life/disability or debt cancellation/debt suspension coverage, but neither is required to obtain credit. If you notify the credit union that you are interested, the credit union will disclose the cost of this voluntary coverage to you. You must sign a separate election disclosing the terms and conditions for any coverage to become effective. ☐ I am a student at an institution of higher education <i>and</i> I live on campus or within 1000 feet of a campus border.	
	Collateral offered: _____		Titled in name(s) of: _____ Address: _____ Insured by: _____	
	Collateral offered: _____		Titled in name(s) of: _____ Address: _____ Insured by: _____	
APPLICANT		SPOUSE		
IF INFORMATION IS IDENTICAL TO APPLICANT WRITE "SAME" Complete this section only if you and your spouse are Wisconsin residents.				
P E R S O N A L	Complete only if you are a Wisconsin resident. ☐ Married ☐ Unmarried (single/divorced/widowed) ☐ Legally separated		Name Last First Middle	
	Present street address _____		Present street address _____	
	Length of residence _____		Length of residence _____	
	City / state / zip _____		City / state / zip _____	
	County of residence _____		County of residence _____	
	Landlord or mortgage holder _____		Landlord or mortgage holder _____	
	Rent or mortgage pymt. \$ _____		Rent or mortgage pymt. \$ _____	
	Landlord or mortgage holder address _____		Landlord or mortgage holder address _____	
	Landlord's telephone _____		Landlord's telephone _____	
E M P L O Y M E N T	Previous address (if under 2 years at present) _____		Previous address (if under 2 years at present) _____	
	Length of residence _____		Length of residence _____	
	City / state / zip _____		City / state / zip _____	
	Your birthdate _____		Your birthdate _____	
	Driver's license no. _____ State _____ Exp. date _____		Driver's license no. _____ State _____ Exp. date _____	
	Social Security no. _____		Social Security no. _____	
	Relationship to joint applicant (if any) _____		Your home telephone _____	
	Your home telephone _____		Status of spouse regarding this loan	
			☐ joint applicant ☐ not a joint applicant	
I N C O M E	Present income from employment _____ per ☐ Net ☐ Gross		Present income from employment _____ per ☐ Net ☐ Gross	
	Ages of dependents _____		Ages of dependents _____	
	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. If revealed, it is being received under:		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. If revealed, it is being received under:	
	☐ Court order ☐ Written agreement ☐ Oral agreement		☐ Court order ☐ Written agreement ☐ Oral agreement	
	Type of income (alimony, child support or separate maintenance) _____		Type of income (alimony, child support or separate maintenance) _____	
	Monthly amount \$ _____		Monthly amount \$ _____	
	Name / address / phone of payor _____		Name / address / phone of payor _____	
	Other income _____ per \$ _____		Other income _____ per \$ _____	
	Source _____		Source _____	
R E F E R E N C E S	Is any income listed in this section likely to be reduced in the next 2 years or before the credit requested is repaid?		Is any income listed in this section likely to be reduced in the next 2 years or before the credit requested is repaid?	
	☐ Yes (explain in detail on a separate sheet) ☐ No		☐ Yes (explain in detail on a separate sheet) ☐ No	
	Institution holding your checking account _____		Checking account no. _____	
	Institution holding your savings account _____		Savings account no. _____	
	Nearest relative not living with you _____		Relationship _____	
	Address _____		Telephone _____	
	Other relative not living with you _____		Relationship _____	
Address _____		Telephone _____		

APPLICANT					SPOUSE (IF INFORMATION IS IDENTICAL TO APPLICANT WRITE "SAME")					
D E B T S	List all debts, obligations and credit accounts (medical bills, auto loans, repairs, charge accounts, credit cards, etc.). Show them even though the present balance may be zero. Include any disputed debts and also any loans or contracts on which you are a co-maker, co-signer or guarantor. If any account listed below is not carried in your name, then state the name under which it's carried. Use a separate sheet if necessary. Place a "Y" for yes, an "N" for no next to each debt to show whether or not it is past due. Omitting debts for which you are liable is grounds for denial of the loan application.									
	Y/N	Creditor	Account Number	Balance	Mo. Pymt.	Y/N	Creditor	Account Number	Balance	Mo. Pymt.
		This Credit Union		\$	\$		This Credit Union		\$	\$
TOTAL					TOTAL					
For whom are you co-signed on a loan?			Name of institution		For whom are you co-signed on a loan?			Name of institution		
Have you had any judgment(s) filed against you?			Amount \$		Have you had any judgment(s) filed against you?			Amount \$		
Have you ever claimed bankruptcy? Which court?			Year filed		Have you ever claimed bankruptcy? Which court?			Year filed		
Are you obligated to make child support payments?			Amount \$		Are you obligated to make child support payments?			Amount \$		

A S S E T S	Type of Asset	Market Value	Outstanding Loan	Type of Asset	Market Value	Outstanding Loan	
	Savings & checking balances	\$	\$	Savings & checking balances	\$	\$	
	Real estate (location, date acquired)			Real estate (location, date acquired)			
	Automobile (year, make, model)			Automobile (year, make, model)			
	Other (describe)			Other (describe)			
	Other (describe)			Other (describe)			
Loan originator organization name		Organization NMLSR ID No.		Loan originator name		Originator NMLSR ID No.	

I/we certify that this information on all pages has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate our creditworthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means for consideration for the loan applied for herein, or for any other service offered by this credit union or its affiliate. The credit union may release information about its credit experience with me/us as permitted by law. If this application is for the purpose of encumbering real property, I/we agree to pay all allowable expenses incurred in processing this application whether or not the loan is approved. This application does not constitute a contract for the extension of credit. I/we understand that it may be a Federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant's Signature

Date

Spouse's Signature (Only if joint applicant)

Date

COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE

I certify that the credit being applied for, if granted, will be incurred or obtained in the interest of the marriage or family. This statement is made in accordance with Wis. Stat. sec. 766.55(1).

Applicant's Signature

Date

IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED.

DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY

CREDITOR	DATE MADE	AMOUNT	NO. MONTHS	PAYMENT	BALANCE	DATE LAST PAID	SECURITY	HOW PAID

A & H		C.L.		DEBT RATIO (including this loan)		Date of note			
Original term of loan				total monthly debt		APR		% Filing fees \$	
No. mos. elapsed (remaining)				total monthly income (use gross or net)		Amount requested \$		Amount of note \$	
Original premium \$		\$				Present balance \$		Prepaid finance charge \$	
Refund \$		\$				Int. due to date \$		Finance charge {Interest+pre-pd. F/C \$	
New premium \$		\$				AH } If refinance, add Net		Amount financed {Note - pre-pd. F/C \$	
Premium difference \$		\$				CL } Amt. to note.		Total of payments \$	
						Otherwise add gross.			

LOAN OFFICER		OR		CREDIT COMMITTEE	
Total credit approved: \$		Notice to spouse required? ☐ Yes ☐ No		Date sent	
DESCRIBE COUNTER OFFER (If any):				By (Initials)	
SPECIFIC REASON(S) FOR DENIAL:					
Conditions for approval, or comments		Credit committee signatures		Date	
		1.			
		2.			
Loan officer signature		Date		3.	

☐ ECOA notice and reason for denial sent or delivered on (Date) By (Initials)

WCUL 82083 (Rev. 11/13)

Page 2 of 2

© 1986-2013 W.C.U.L. Services Corp.