

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 | | | BIRTH DATE |
| ACCOUNT NUMBER | | SOCIAL SECURITY NUMBER | | ACCOUNT NUMBER | | SOCIAL SECURITY NUMBER | |
| HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. | | HOME PHONE | CELL PHONE | 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 | | | LENGTH AT RESIDENCE |
| 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 | | | LENGTH AT RESIDENCE |
| 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 | | YOUR TITLE/GRADE | | SUPERVISOR'S NAME | |
| START DATE | HOURS AT WORK | IF SELF EMPLOYED, TYPE OF BUSINESS | | 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 | | | | IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS | | | |
| STARTING DATE | | ENDING DATE | | 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 _____ | | | | 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 Please include Street, City, State and Zip. | | | | 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 _____ | | 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 | PLEGDED AS COLLATERAL FOR ANOTHER LOAN | | | |
| | | HOME* | SEE ATTACHED | \$ | 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? <input type="checkbox"/> YES <input type="checkbox"/> NO | | | IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO | | | | | |
| LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? <input type="checkbox"/> YES <input type="checkbox"/> 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 | | CREDITOR NAME AND ADDRESS | ACCOUNT NUMBER | ORIGINAL BALANCE | PRESENT BALANCE | MONTHLY PAYMENT | PAST DUE |
| | | <input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (incl. Tax & Ins.) | | | \$ | \$ | \$ | |
| | | | SEE ATTACHED | | \$ | \$ | \$ | |
| | | | | | \$ | \$ | \$ | |
| | | | | | \$ | \$ | \$ | |
| | | | | | \$ | \$ | \$ | |
| | | | | | \$ | \$ | \$ | |
| 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. | | APPLICANT | | OTHER | |
| IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET | | | | YES | NO | YES | NO |
| 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): | | | |

| | |
|--|---|
| SIGNATURES | |
| <p>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</p> | <p>report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application.</p> <p>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.</p> |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;"> X (SEAL) </div> | <div style="border: 1px solid black; padding: 5px; display: inline-block;"> X (SEAL) </div> |
| APPLICANT'S SIGNATURE | OTHER SIGNATURE |
| DATE | DATE |

| | |
|---|---|
| CREDIT UNION INFORMATION | |
| <input type="checkbox"/> LOAN OFFICER | ADVANCE APPROVED: <input type="checkbox"/> YES <input type="checkbox"/> NO |
| <input type="checkbox"/> CREDIT COMMITTEE OR OTHER | COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED |
| | OUTSIDE INFORMATION CONSIDERED: <input type="checkbox"/> YES <input type="checkbox"/> 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: DATE | |
| <input type="checkbox"/> LOAN OFFICER | X DATE |
| <input type="checkbox"/> CREDIT COMMITTEE | X DATE |
| <input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON (DATE) BY (INITIALS) | |
| Choice One Community Federal Credit Union | 755736 |
| LOAN ORIGINATOR ORGANIZATION | NMLSR ID NUMBER |
| LOAN ORIGINATOR | NMLSR ID NUMBER |