

APPLICANT

SPOUSE

IF INFORMATION IS IDENTICAL TO APPLICANT WRITE "SAME"

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.

DEBTS	Y/N	Creditor	Account Number	Balance	Mo. Pyt.	Y/N	Creditor	Account Number	Balance	Mo. Pyt.
		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 judgement(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 \$		

ASSETS	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)		
	Other (describe)			Other (describe)		

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 Signature (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

Original Term of Loan	A&H _____	C.L. _____	DEBT RATIO (including this loan)	Date Note _____	APR _____ %	Filing Fees \$ _____
No. Mos. Elapsed (remaining)	_____	_____	$\frac{\text{total monthly debt}}{\text{monthly income (use gross or net)}}$	Amount Requested \$ _____	Amount of Note \$ _____	Prepaid Finance Charge \$ _____
Original Premium	\$ _____	\$ _____	\$ _____ =	Present Balance \$ _____	Finance Charge { Interest + pre-pd. F/C } \$ _____	Amount Financed { Note - pre-pd. F/C } \$ _____
Refund	\$ _____	\$ _____	\$ _____	Int. Due to Date \$ _____	CL } If refinance, add Net Amt. to note. Otherwise add gross.	Total of Payments \$ _____
New Premium	\$ _____	\$ _____	_____ %			
Premium Difference	\$ _____	\$ _____				

LOAN OFFICER

OR

CREDIT COMMITTEE

Total Credit Approved: \$ _____ Notice to spouse required? Yes No Date sent _____ By (Initials) _____

DESCRIBE COUNTER OFFER (If Any):		
SPECIFIC REASON(S) FOR DENIAL:		
Conditions for approval, or comments	Credit committee signatures	Date
	1. _____	
Loan officer signature	2. _____	
Date	3. _____	

EOCA notice and reason for denial sent or delivered on _____ (Date) By _____ (Initials)