

PLEASE FORWARD THE ORIGINAL APPLICATION TO THE CREDIT UNION OFFICE.

- Decatur Branch • FAX (217) 875-3648
Galesburg Branch • FAX (309) 342-4854
Subtreasurer

Utility Employees Credit Union
Loan Application



Account #
Amount Requested \$
Add to existing Loan #
Proceeds of Loan to be used for:

Equal Credit Opportunity Act Information - Indicate the type of account that you are applying for by marking the appropriate box.

- Individual Loan - Complete "Applicant's Information"
Joint Loan - Complete "Applicant's Information" and "Other Applicant's Information"
Individual Loan with Guarantor - Complete "Applicant's Information" and "Other Applicant's Information"

Length of Loan (# of Months) Or Requested Payment Amount \$
Monthly Semi-Monthly Bi-Weekly Weekly
Repayment Options (When Available): Payroll Deduction Automatic Transfer from UECU Account ACH Debit from Other Account
Collateral Offered Share Account / Share Certificate Account # Amount Pledged \$
Title & Insurance to: Year Make & Model I.D.#
Name & Phone # of Insurance Agency

Credit Insurance Election - If you wish to protect yourself and your family in the event of your death, or an extended illness or injury that leaves you disabled beyond 31 days, you may wish to obtain credit insurance. CUNA Mutual Insurance offers affordable credit insurance for our members who wish to purchase this insurance.

A Separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.
Credit Insurance is voluntary and is not required in order to obtain this loan.

Please check the appropriate boxes below to indicate the coverage option(s) that meets your needs.

- Single Credit Disability Insurance Single Credit Life Insurance Joint Credit Life Insurance No, I do not need credit insurance
NOTE: FOR JOINT CREDIT LIFE INSURANCE - The Joint Insured must be party to the loan and complete "Other" Applicant Information

Applicant's Information Name Social Security #
Address Phone #
City, State, Zip Length of Time at This Address
Previous Address (if at current address less than 2 years)
Drivers License # Date of Birth # of Dependents Ages
Marital Status (Do not complete if applying for individual unsecured credit) Unmarried Married Separated
Employer Position/Title
Address Business Phone #
City, State, Zip Employment Date Supervisor
Annual Income/Hourly Rate Current Employment Status Full-Time Part-Time (# Hours Per Week) Retired
Previous Employer How long with previous employer?

Other Income (NOTICE: Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered.)
Child Support Alimony Separate Maintenance Part Time Employment Social Security Other (Please provide details)
Spouse (Must complete "Other" Applicant Information to be considered) Annual/Monthly Income or Hourly Rate # Hours Per Week
Source (Name & Address Etc)

Assets - List real estate, vehicles, boats, etc. that you own.

Table with 5 columns: Description, Financed By, Original Balance, Present Balance, Payment. Rows include Home: Location, 1st Auto, 2nd Auto, Other, Other, and Checking/Savings Accounts (Name & City of Depository).

Debts - Credit Cards, Charge Accounts, Installment Debts, 2nd mortgages, 401K Loans, Medical Bills, IRS liabilities, etc. Submit a separate listing if necessary

Table with 7 columns: Are you paying: Child Support, Alimony, Separate Maintenance, Amount Paid Monthly \$, Creditor (Name & Address), Purpose, Date of Debt, Original Balance, Present Balance, Payment. Includes a row for Landlord with Purpose of Rent.

Financial Information - If "Yes" answer is given to any question, explain in space provided on back of application

Do you have any outstanding judgements or accounts currently placed with a collection agency? Have you filed for bankruptcy or had a debt adjustment plan confirmed under chapter 13 within the past ten years? Have you had property foreclosed upon or repossessed in the last 7 years? Are you a party in a lawsuit? 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?
If Yes, For Whom & the Name of the Financial Institution?

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature X Date Revised August 3, 2004

Other Applicant's Information

Equal Credit Opportunity Act Information - Indicate the type of account that you are applying for by marking the appropriate box.

Joint Applicant Guarantor / Co-Signer

Name _____ Social Security # _____

Address _____ Phone # _____

City, State, Zip _____ Length of Time at This Address _____

Previous Address (if at current address less than 2 years) _____

Drivers License # _____ Date of Birth _____ # of Dependents _____ Ages _____

Marital Status Unmarried Married Separated

Employer _____ Position/Title _____

Address _____ Business Phone # _____

City, State, Zip _____ Employment Date _____ Supervisor _____

Annual Income/Hourly Rate _____ Current Employment Status Full-Time Part-Time (# Hours Per Week _____) Retired

Previous Employer _____ How long with previous employer? _____

Other Income (NOTICE: Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered.)

Child Support Alimony Separate Maintenance Part Time Employment Social Security Other (Please provide details)

Spouse (Must complete "Other" Applicant Information to be considered) Annual/Monthly Income or Hourly Rate _____ # Hours Per Week _____

Source (Name & Address Etc) _____

Assets - List real estate, vehicles, boats, etc. that you own.

Description	Financed By	Original Balance	Present Balance	Payment
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Home: Location _____

1st Auto _____

2nd Auto _____

Other _____

Other _____

Checking/Savings Accounts (Name & City of Depository) _____

Debts - Credit Cards, Charge Accounts, Installment Debts, 2nd mortgages, 401K Loans, Medical Bills, IRS liabilities, etc. Submit a separate listing if necessary

Are you paying: Child Support Alimony Separate Maintenance Amount Paid Monthly \$ _____

Creditor (Name & Address)	Purpose	Date of Debt	Original Balance	Present Balance	Payment
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Landlord	Rent				

Financial Information - If "Yes" answer is given to any question, explain in space provided below.

Do you have any outstanding judgements or accounts currently placed with a collection agency? Have you filed for bankruptcy or had a debt adjustment plan confirmed under chapter 13 within the past ten years? Have you had property foreclosed upon or repossessed in the last 7 years? Are you a party in a lawsuit? Is your income likely to decline in the next two years? Yes No

Are you a Co-Maker, Co-Signer or Guarantor on any loan not listed above? Yes No

If Yes, For Whom & the Name of the Financial Institution? _____

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Other Applicant's Signature **X** _____ Date _____

Explanations or Notes

Credit Union Use Only

Date Approved _____ Individual DR Joint DR Net DR _____ Gross DR _____

Approved by: _____ Comments _____
