



LOAN APPLICATION

3920 Erie St. S., Massillon, Oh 44646
(330) 832-1371 FAX (330)832-7650

DATE: _____

Check the Appropriate Box

NOTICE: Married Applicants who are Credit Union members may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying.

Individual Credit: Complete Applicant Section. Complete other section as follows: (1) Information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or your spouse will use the account. (2) Information about the party making the payments if you are relying on alimony, spousal support or separate/spousal maintenance as a basis for repayment.

Joint Credit: Provide information about both of you by completing Applicant and Co-Applicant sections. NOTE: The Credit Union cannot consider you as a Co-borrower if you are not a Credit Union member. You will not be considered a Co-signer or Guarantor unless you make arrangements to become a Credit Union member.

Signature _____ Co-Applicant Signature _____

Amount Requested:

Purpose or Collateral:

Applicant

Complete for joint credit or if you live in a community property state: [] MARRIED [] SEPARATED [] UNMARRIED

Credit Union Account No. Social Security Number Driver's License No.

First Name Middle Initial Last Name (Jr./Sr.)

Current Street Address Apt. No. [] Rent [] Own [] Other Years at address

City State Zip

Date of Birth Home Phone No. Cell Phone

Present Employer Address City State Zip

Position/Type of Work Start Date Work Phone Number

You will not need to list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

No. of years in this line of work List any other type of income Gross Monthly Amount

Name and Address of nearest relative not living with you Relationship Phone

Other [] Joint Applicant [] Co-Signer/Guarantor

Complete for joint credit or if you live in a community property state: [] MARRIED [] SEPARATED [] UNMARRIED

Credit Union Account No. Social Security Number Driver's License No.

First Name Middle Initial Last Name (Jr./Sr.)

Current Street Address Apt. No. [] Rent [] Own [] Other Years at address

City State Zip

Date of Birth Home Phone No. Cell Phone

Present Employer Address City State Zip

Position/Type of Work Start Date Work Phone Number

You will not need to list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

No. of years in this line of work List any other type of income Gross Monthly Amount

Name and Address of nearest relative not living with you Relationship Phone

Outstanding Debts

Balance

Monthly Payment

Have you or your Spouse/Co-Applicant ever filed for bankruptcy? No Yes - explain on separate sheet
Do you or your Spouse/Co-Applicant have credit under any other Name? No Yes - List Name _____
I/We have listed all debts and pending credit applications No Yes - explain on a separate sheet
Are you a co-maker on any loan? No Yes
Do you have past due loans? No Yes
Do you pay any Child Support or Alimony? No Yes Amount paid \$ _____
Are you a U.S. Citizen? Applicant No Yes Co-Applicant No Yes

State Notices

NOTICE to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE TO MARRIED APPLICANT: No provision of marital property agreement, a unilateral statement under Wisconsin Stat. Sec. 766.59 or a court decree under Wis. State. Sec. 766.70 adversely affects the interest 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.

Wisconsin Resident Only

SIGNATURE – READ CAREFULLY BEFORE SIGNING. PER YOUR MEMBERSHIP AGREEMENT AND/OR LOAN AGREEMENTS WITH US YOU GIVE US A SECURITY INTEREST IN YOUR ACCOUNT(S) AND CERTAIN OTHER PROPERTY PLEDGED AS DESCRIBED IN SAID AGREEMENTS.

You agree and attest that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Application, and you further understand that any changes in this address must be submitted to us in writing to be effective. You agree that everything stated in this application, whether oral, written, or through FAX machine, is true and correct to the best of your knowledge. Each applicant, authorized user, guarantor, co-signer or other party signing below, (together herein referred to as "applicant(s)" hereby makes application for the account(s)/services/loan(s) indicated. Each applicant consents that the Credit Union may undertake to verify their eligibility for any account(s), loan(s) and service(s) now and in the future, including adjustment of credit limits. In addition, all applicants authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including any credit reports. Applicants specifically consent that the Credit Union may report information concerning their account(s) services to others; and that we may provide the reasons should we determine you to be ineligible for any services to the other applicants. The Credit Union or its agent is authorized to investigate your creditworthiness, employment history, and to obtain a credit report and to answer questions about the credit history with you. You understand that any false or misleading statements in your application may cause any loan to be in default. You agree that this Application shall be the Credit Union's Property whether or not this Credit Application is approved.

NOTICE: By submitting this application by facsimile or electronically, you agree to the same terms that apply to a signed application. If there is a co-applicant on this loan, that co-applicant has authorized the submission of this application. This facsimile or electronic submission qualifies as your signature. It is understood that you will have to sign loan documents before funds can be disbursed. Indirect lending: If this application is submitted to the Credit Union by a third party such as a car dealer, you authorize us to disclose to such third party the Credit Union's loan decision including the reason(s) for its decision.

Applicant's Signature**Date**

Co-Applicant's Signature**Date****Items needed to apply:*****Income verification if applicable:**

- A- Most recent paystub**
- B- Pension/ Social Security**
- C- Previous Year W-2**

***Identification of Collateral**