



Main Office
3000 East Fourth St.
Owensboro, KY 42303
(270) 926-0210

Branch Office
902 Second St.
Henderson, KY 42420
(270) 826-0927

LOAN APPLICATION

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete **Applicant** sections if only the applicant's income is considered for loan approval.
Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

Joint Credit: Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:
We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Account/Loan: Individual Joint
(Including ATM/Debit Card Access to the Account if Available) Amount Requested \$ _____

Purpose/Collateral: _____ Other Loan Request _____

Repayment: Payroll Deduction Cash/Check Automatic Payment Other

APPLICANT		CO-APPLICANT	NON-APPLICANT SPOUSE/OTHER	GUARANTOR
NAME (Last - First - Initial)		NAME (Last - First - Initial)	ACCOUNT NUMBER	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME		E-MAIL ADDRESS
E-MAIL ADDRESS		E-MAIL ADDRESS		FAX NUMBER
FAX NUMBER		BIRTH DATE		BIRTH DATE
BIRTH DATE	HOME PHONE	HOME PHONE		BUSINESS PHONE/EXT.
BUSINESS PHONE/EXT.		PRESENT ADDRESS (Street - City - State - Zip)		PRESENT ADDRESS (Street - City - State - Zip)
PRESENT ADDRESS (Street - City - State - Zip)		OWN		OWN
OWN		RENT		RENT
RENT		YEARS/MONTHS AT THIS ADDRESS		YEARS/MONTHS AT THIS ADDRESS
YEARS/MONTHS AT THIS ADDRESS		PREVIOUS ADDRESS (Street - City - State - Zip)		PREVIOUS ADDRESS (Street - City - State - Zip)
PREVIOUS ADDRESS (Street - City - State - Zip)		PURCHASE PRICE OF HOME:		PURCHASE PRICE OF HOME:
PURCHASE PRICE OF HOME:		\$		\$
\$		PRESENT HOME VALUE:		PRESENT HOME VALUE:
PRESENT HOME VALUE:		\$		\$
\$		MORTGAGE BALANCE		MORTGAGE BALANCE
MORTGAGE BALANCE		\$		\$
\$		MONTHLY PAYMENT (MORTGAGE/RENT)		MONTHLY PAYMENT (MORTGAGE/RENT)
MONTHLY PAYMENT (MORTGAGE/RENT)		\$		\$
\$		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.		MARRIED		MARRIED
MARRIED		SEPARATED		SEPARATED
SEPARATED		UNMARRIED (Single - Divorced - Widowed)		UNMARRIED (Single - Divorced - Widowed)
UNMARRIED (Single - Divorced - Widowed)				

EMPLOYMENT

NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
NAME AND ADDRESS OF EMPLOYER		HIRE DATE	
HIRE DATE		POSITION	
POSITION		PRIOR EMPLOYER	
PRIOR EMPLOYER			

INCOME

OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
EMPLOYMENT INCOME (GROSS)		EMPLOYMENT INCOME (GROSS)	
\$ PER		\$ PER	
OTHER INCOME (GROSS)		OTHER INCOME (GROSS)	
\$ PER		\$ PER	
SOURCE		SOURCE	

REFERENCES

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
HOME NUMBER		HOME NUMBER	
RELATIONSHIP		RELATIONSHIP	

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN		OWNED BY	
			APPLICANT	OTHER	APPLICANT	OTHER
		\$	YES	NO		
		\$	YES	NO		
		\$	YES	NO		
		\$	YES	NO		
		\$	YES	NO		
TOTAL		\$				

OTHER INFORMATION ABOUT YOU - IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET.

	APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?	YES NO	YES NO
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?	YES NO	YES NO
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?	YES NO	YES NO
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (NAME OF OTHERS OBLIGATED ON THE LOAN): _____ TO WHOM (NAME OF CREDITOR): _____	YES NO	YES NO

STATE NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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: Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is _____

Spouse's SSN: _____ Spouse's Address (if different) _____

Notice: 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.

MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: In accordance with Wisconsin Statutes section 766.55(1) by signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Credit Report Authorization. By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. **Vermont Residents:** Applicant provided consent via phone _____ (Credit Union Initials)

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT	DATE
X	

SIGNATURE OF CO-APPLICANT	DATE
X	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

FOR CREDIT UNION USE ONLY							
DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER %
	DENIED (Adverse Action Notice sent)		\$	\$	\$	\$	

LOAN OFFICER COMMENTS:

SIGNATURES

X _____ **X** _____

DATE _____ DATE _____