

# CREDIT APPLICATION

SEND INQUIRIES TO: <b>WARD COUNTY CREDIT UNION</b> 301 South Main Avenue Monahans, TX 79756 Phone: (432) 943-3445 Fax: (432) 943-9208	1. THE INFORMATION BELOW AND ON THE REVERSE SIDE WILL BE USED FOR CREDIT REQUESTS MADE BY THE APPLICANT(S). 2. COMPLETE ALL THE REQUIRED INFORMATION BELOW AND ON THE REVERSE SIDE.
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**NOTE AND COMPLETE-** Check the appropriate box to indicate individual Credit or Joint

- Individual Credit:** Complete **Applicant** section. Complete **Co-Applicant, Guarantor** (referred to as "Other") section:  
 (1) about your spouse if you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI), or (2) if your spouse will use the Account, or (3) if there is a guarantor on this account. Please check box to indicate whom the information is about.
- Joint Credit:** Provide information about both of you by completing **Applicant** and **Other** section.

You intend to apply for joint credit. Applicant Signature \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_

**LOAN REQUEST AMOUNT** \$ \_\_\_\_\_ **PURPOSE:** \_\_\_\_\_

**COLLATERAL:** \_\_\_\_\_

**Repayment:**  Cash  Automatic Payment  Payroll Deduction

**STATEMENT OF INTENT- Check if desired**

**Optional Payment Protection-** If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. **Are you interested in having this loan protected?**

Yes  No

## APPLICANT INFORMATION

APPLICANT	<input type="checkbox"/> <b>CO-APPLICANT</b> <input type="checkbox"/> <b>GUARANTOR</b>
NAME (Last - First - Initial) _____	NAME (Last - First - Initial) _____
DRIVER'S LICENSE NUMBER / STATE _____	DRIVER'S LICENSE NUMBER / STATE _____
ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____	ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____
BIRTHDATE _____ HOME PHONE _____ BUSINESS PHONE / EXT. _____	BIRTHDATE _____ HOME PHONE _____ BUSINESS PHONE / EXT. _____
PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> WITH FAMILY <input type="checkbox"/> OTHER SINCE _____	PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> WITH FAMILY <input type="checkbox"/> OTHER SINCE _____
PREVIOUS ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> WITH FAMILY <input type="checkbox"/> OTHER SINCE _____	PREVIOUS ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> WITH FAMILY <input type="checkbox"/> OTHER SINCE _____
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.
<b>MARITAL STATUS</b> _____	<b>MARITAL STATUS</b> _____
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) _____	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) _____
NAME AND ADDRESS OF EMPLOYER _____	NAME AND ADDRESS OF EMPLOYER _____
TITLE / GRADE _____ SUPERVISOR'S NAME _____	TITLE / GRADE _____ SUPERVISOR'S NAME _____
STARTING DATE _____ HOURS WORKED _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____	STARTING DATE _____ HOURS WORKED _____ 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 _____
<b>MILITARY-</b> IS DUTY STATION TRANSFER EXPECTED DURING THE NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO	<b>MILITARY-</b> IS DUTY STATION TRANSFER EXPECTED DURING THE NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO
WHERE _____ ENDING/SEPARATION DATE _____	WHERE _____ ENDING/SEPARATION DATE _____
<b>REFERENCES - Please include Street, City, State and Zip</b>	<b>REFERENCES - Please include Street, City, State and Zip</b>
NAME AND ADDRESS OF CREDITOR(S) OF DEBTS PAID OFF - TELEPHONE _____	NAME AND ADDRESS OF CREDITOR(S) OF DEBTS PAID OFF - TELEPHONE _____
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU - RELATIONSHIP-HOME PHONE _____	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU - RELATIONSHIP-HOME PHONE _____
NAME AND ADDRESS OF PERSONAL FRIEND - NOT LIVING WITH YOU - HOME PHONE _____	NAME AND ADDRESS OF PERSONAL FRIEND - NOT LIVING WITH YOU - HOME PHONE _____

**APPLICANT**

**CO-APPLICANT OR GUARANTOR**

**INCOME INFORMATION**

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME	OTHER INCOME
\$	\$
per	per
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME	OTHER INCOME
\$	\$
per	per
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE

**ASSETS**

SHARE DRAFT OR CHECKING AMOUNT	NAME AND ADDRESS OF DEPOSITORY
\$	
SAVINGS AMOUNT	NAME AND ADDRESS OF DEPOSITORY
\$	

SHARE DRAFT OR CHECKING AMOUNT	NAME AND ADDRESS OF DEPOSITORY
\$	
SAVINGS AMOUNT	NAME AND ADDRESS OF DEPOSITORY
\$	

APPLICANT		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	PLEGED AS COLLATERAL FOR ANOTHER LOAN	
OTHER	HOME *			YES	NO
			\$		
			\$		
			\$		

**DEBTS**

APPLICANT		CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE
OTHER	RENT MORTGAGE (incl. Tax & Ins.)						
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED							
<b>TOTALS</b>				\$	\$	\$	

**FINANCIAL INFORMATION**

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET.

DO YOU HAVE ANY OUTSTANDING JUDGEMENTS? \_\_\_\_\_

HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13? \_\_\_\_\_

HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED 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): \_\_\_\_\_

APPLICANT		CO-APPLICANT	
YES	NO	YES	NO

**SIGNATURES**

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 report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA. 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.

**NOTICE:** 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 Agreement, and you further understand that any changes in this address must be submitted to the credit union in writing to be effective.

**X** APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ **X** OTHER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**CREDIT UNION INFORMATION**

DATE \_\_\_\_\_ APPROVED LIMITS \$ PERSONAL \_\_\_\_\_ \$ SECURED \_\_\_\_\_ \$ CREDIT CARD \_\_\_\_\_ \$ REAL ESTATE \_\_\_\_\_ DEBT RATIO \_\_\_\_\_

LOAN OFFICER \_\_\_\_\_

ADVANCE APPROVED:  YES  NO OUTSIDE INFORMATION CONSIDERED:  YES  NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED REFERRED TO/REASON(S) FOR REFERRAL: \_\_\_\_\_

DESCRIBE COUNTER OFFER: \_\_\_\_\_

SPECIFIC REASON(S) FOR REJECTION: \_\_\_\_\_

**SIGNATURES:** \_\_\_\_\_ DATE \_\_\_\_\_ DATE \_\_\_\_\_

LOAN OFFICER **X** \_\_\_\_\_ **X** \_\_\_\_\_ DATE \_\_\_\_\_ DATE \_\_\_\_\_

CREDIT COMMITTEE **X** \_\_\_\_\_ **X** \_\_\_\_\_ DATE \_\_\_\_\_ DATE \_\_\_\_\_

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON \_\_\_\_\_ (DATE) BY \_\_\_\_\_ (INITIALS) \_\_\_\_\_