

MIT Federal Credit Union Consumer Loan Application

Loan Information

Applicant: Individual Joint

Type: Automobile Recreational Loan (boats, RVs, motorcycles, and utility trailers) Personal Loan
 Overdraft Protection Line of Credit Computer Tuition Assistance Share- or Certificate-Secured
 Debt Consolidation (list debts to be consolidated) _____ (attach sheet)

Purpose: _____

Loan Amount: \$ _____ **Loan Term:** _____ (in months)

Repayment Method: Payroll Deduction Cash Automatic Payment

Vehicle Loan Information: Year: _____ Make: _____ Model: _____

Payment Protection	<input type="checkbox"/> Single Credit Disability Insurance <input type="checkbox"/> Joint Credit Life Insurance <input type="checkbox"/> Single Credit Life Insurance <input type="checkbox"/> Guaranteed Asset Protection (available for all types of vehicle loans)	<i>Instructions:</i> Check if coverage is desired. The Credit Union will disclose the cost of these voluntary coverages to you. A separate election which discloses the terms and conditions must be signed for coverage(s) to become effective.
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Applicant			Other: <input checked="" type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor		
NAME (Last - First - Middle Initial)		E-MAIL ADDRESS	NAME (Last - First - Middle Initial)		E-MAIL ADDRESS
MEMBER NUMBER		SOCIAL SECURITY NUMBER	MEMBER 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	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT
.....		YEARS AT THIS ADDRESS		YEARS AT THIS ADDRESS
MORTGAGE/RENT OWED TO			MORTGAGE/RENT OWED TO		
MONTHLY PAYMENT	MORTGAGE BALANCE	CHILD SUPPORT OBLIGATION PER MONTH	MONTHLY PAYMENT	MORTGAGE BALANCE	CHILD SUPPORT OBLIGATION PER MONTH
\$	\$	\$	\$	\$	\$
MARITAL STATUS (COMPLETE THIS QUESTION IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE) <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			MARITAL STATUS (COMPLETE THIS QUESTION IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE) <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
Employment/Income		START DATE	Employment/Income		START DATE
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
.....				
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			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	EMPLOYMENT INCOME		OTHER INCOME
\$ _____ PER _____		\$ _____ PER _____	\$ _____ PER _____		\$ _____ PER _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE:	<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE:

State Law Notices	<p>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.</p> <p>WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under</p>	<p>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. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.</p>
		<div style="border: 1px solid black; padding: 5px; display: inline-block; margin-bottom: 5px;">X</div> SIGNATURE FOR WISCONSIN RESIDENTS ONLY
		DATE

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 what you owe. If there are any important changes, you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application and for any update, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received your credit report. 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. You promise that all applicants are at least 18 years of age.

<div style="border: 2px solid blue; padding: 5px; display: inline-block; margin-bottom: 5px;">X</div> APPLICANT'S SIGNATURE	<div style="border: 2px solid blue; padding: 5px; display: inline-block; margin-bottom: 5px;">X</div> CO-APPLICANT/GUARANTOR'S SIGNATURE
DATE	DATE

BRANCH: NE48 / Student Ctr / Lincoln / Fax / Mail

Date: _____ Approved Denied (Adverse Action Notice Sent)

Approved Limits: _____ Signature: \$ _____ Auto: \$ _____ Other: \$ _____

Loan Officer Comments: _____

Loan Officer Signatures: **X** _____ Date: _____ **X** _____ Date: _____

FOR CREDIT UNION USE ONLY