



EBSCO FEDERAL CREDIT UNION

Loan Application

HOW TO APPLY Complete front and back of application, to include Applicant's signature; Co-Applicant's signature if applicable.
 Return completed application to credit union. Please note that an incomplete or unsigned application will not be processed.

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:

Your spouse will use the account, or You are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is Applicant's spouse, mark Co-Applicant box.

Guarantor: Complete the **Other** section if you are to be a guarantor for Applicant on this loan.

Check below to indicate the type of loan(s) for which you are applying.

Individual Joint Amount Requested \$

Purpose / Collateral:

Applicant Information

Other: Co-Applicant Spouse Guarantor

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME		NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME	
ACCOUNT NUMBER		DATE OF BIRTH		ACCOUNT NUMBER		DATE OF BIRTH	
SOCIAL SECURITY NUMBER		LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)		SOCIAL SECURITY NUMBER		LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	
DRIVER'S LICENSE NUMBER / STATE				DRIVER'S LICENSE NUMBER / STATE			
PHONE NUMBER _____ HOME _____ CELL		BUSINESS PHONE / EXT		PHONE NUMBER _____ HOME _____ CELL		BUSINESS PHONE / EXT	
()		()		()		()	
EMAIL ADDRESS				EMAIL ADDRESS			
PRESENT ADDRESS (Street - City - State - Zip)		_____ OWN _____ RENT _____ NA		PRESENT ADDRESS (Street - City - State - Zip)		_____ OWN _____ RENT _____ NA	
		YEARS AT THIS ADDRESS _____				YEARS AT THIS ADDRESS _____	
PREVIOUS ADDRESS (Street - City - State - Zip)		_____ OWN _____ RENT _____ NA		PREVIOUS ADDRESS (Street - City - State - Zip)		_____ OWN _____ RENT _____ NA	
		YEARS AT THIS ADDRESS _____				YEARS AT THIS ADDRESS _____	
COMPLETE FOR JOINT CREDIT				COMPLETE FOR JOINT CREDIT			
_____ MARRIED _____ SEPARATED _____ UNMARRIED (Single - Divorced - Widowed)				_____ MARRIED _____ SEPARATED _____ UNMARRIED (Single - Divorced - Widowed)			

Employment / Income

Employment / Income

NAME AND ADDRESS OF EMPLOYER				NAME AND ADDRESS OF EMPLOYER			
TITLE / GRADE		START DATE	_____ FULL TIME _____ PART TIME	TITLE / GRADE		START DATE	_____ FULL TIME _____ PART TIME
SUPERVISOR'S NAME		IF SELF EMPLOYED, TYPE OF BUSINESS		SUPERVISOR'S NAME		IF SELF EMPLOYED, TYPE OF BUSINESS	
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	
NET _____ GROSS _____		SOURCE		NET _____ GROSS _____		SOURCE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS				PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS			
DATES YOU BEGAN AND ENDED THIS JOB				DATES YOU BEGAN AND ENDED THIS JOB			

CONTINUED ON REVERSE SIDE

Reference #1							
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	_____			RELATIONSHIP	_____		
	_____			PHONE NUMBER	_____		
Reference #2							
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	_____			RELATIONSHIP	_____		
	_____			PHONE NUMBER	_____		
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	
___ RENT ___ 1st MORTGAGE			\$	\$			
2nd MORTGAGE			\$	\$			
1st AUTO LOAN			\$	\$			
2nd AUTO LOAN			\$	\$			
ALIMONY			\$	\$			
CHILD-CARE			\$	\$			
CHILD SUPPORT			\$	\$			
CREDIT CARD			\$	\$			
CREDIT CARD			\$	\$			
CREDIT CARD			\$	\$			
CREDIT CARD			\$	\$			
OTHER			\$	\$			
OTHER			\$	\$			
OTHER			\$	\$			
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	PLEGGED AS COLLATERAL FOR ANOTHER LOAN			OWED BY	
				YES	NO	Applicant	Other
HOME		\$					
AUTO		\$		YES	NO		
AUTO		\$		YES	NO		
SAVINGS		\$		YES	NO		
CHECKING		\$		YES	NO		
OTHER (Describe)		\$		YES	NO		
OTHER (Describe)		\$		YES	NO		
OTHER (Describe)		\$		YES	NO		
OTHER (Describe)		\$		YES	NO		
Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET			APPLICANT		OTHER	
				YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?	_____			_____	_____	_____	_____
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGEMENTS 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?	_____			_____	_____	_____	_____
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?	_____			_____	_____	_____	_____
4. 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):					
	_____		_____				
Signatures							
<p>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 for credit and for any update, renewal or extension 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 a credit report on you. 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.</p>							
X _____		DATE		X _____		DATE	
APPLICANT'S SIGNATURE		DATE		CO-APPLICANT'S SIGNATURE		DATE	