



SISSETON WAHPETON FEDERAL CREDIT UNION

45665 Veterans Memorial Drive PO BOX 627 Agency Village, SD 57262 Phone: 605-698-3462 Fax: 605-698-3907 sisseton-wahpetonfcu.com

Account No. \_\_\_\_\_

APPLICATION FOR CREDIT UNION LOAN

Name (print) \_\_\_\_\_ SSN # \_\_\_\_\_ Address \_\_\_\_\_ Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

I hereby apply for a loan of \$ \_\_\_\_\_, for a period of \_\_\_\_\_ weeks/months to be repaid [ ] weekly [ ] bi-weekly [ ] monthly [ ] other I prefer the 1st payment to fall due on \_\_\_\_\_ 20 \_\_\_\_\_

I desire this loan for the following purpose (explain fully): \_\_\_\_\_

Collateral Offered: [ ] Shares [ ] Automobile [ ] Other Amount of Shares Pledged; Description of Auto; Other; \_\_\_\_\_

Are you a comaker on any other loans? \_\_\_\_\_ If yes, for whom? \_\_\_\_\_ Are you liable for alimony, child support or maintenance payments? \_\_\_\_\_ If yes, amount per month \$ \_\_\_\_\_ Have you ever been through bankruptcy? \_\_\_\_\_ Year \_\_\_\_\_ Have you any Judgments, Garnishments or Legal Proceedings against you? \_\_\_\_\_ If yes, explain fully \_\_\_\_\_

Date of Birth \_\_\_\_\_ Number of Dependents \_\_\_\_\_ Employer \_\_\_\_\_ Address \_\_\_\_\_ Position \_\_\_\_\_ Date Employed \_\_\_\_\_ Monthly Income (after taxes) or Hourly Wage \$ \_\_\_\_\_ Previous Employer (if less than 2 years) \_\_\_\_\_ Length of Service \_\_\_\_\_

You need NOT disclose the following sources of income; but if you want the credit union to consider such income in connection with this loan application, please complete the following:

Alimony \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_ Maintenance \$ \_\_\_\_\_

Complete the following only if you have chosen to disclose alimony, child support or maintenance income: Personal Liabe \_\_\_\_\_ Address \_\_\_\_\_ Employer \_\_\_\_\_ Address \_\_\_\_\_ Date Employed \_\_\_\_\_ Position \_\_\_\_\_ Weekly / Monthly Salary \$ \_\_\_\_\_ How long have alimony, child support or maintenance payments been received? \_\_\_\_\_ Are all payments up-to-date? [ ] Yes [ ] No

List all addresses for the past 5 years:

- 1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_ 4) \_\_\_\_\_ 5) \_\_\_\_\_

Auto: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ 2nd Auto: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Drivers License Number \_\_\_\_\_ State Issued: \_\_\_\_\_ Reasonable Market Value of Real Estate Owned \$ \_\_\_\_\_ Location \_\_\_\_\_

Parents or Nearest Relative (Not spouse) :

Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Personal Reference: Name \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_

Bank Reference:  Checking  Savings

Name of Bank \_\_\_\_\_ Address \_\_\_\_\_

Are you relying on income from another person to repay this loan? \_\_\_\_\_ If yes, Name \_\_\_\_\_

\*\*\* NOTE this party should complete and sign the co-borrower's statement

I am indebted to the following creditors (list all debts such as rent, mortgage payments, automobile, doctor bills, repairs, furniture, installment loans, credit cards, etc. Attach additional sheet if necessary. IF NONE, please state "NONE". Indicate with an "X" those obligations you will pay with the proceeds of this loan.

To Whom Owed (Name & Address)	Purpose	Loan Date	Orig. Amount	Present Bal.	Monthly Pay.
	Rent or House Pymt				
	Automobile loan				

**CO-BORROWER'S STATEMENT I am agreeing to apply for Joint Credit**

Co-MakerName (print) \_\_\_\_\_ SSN # \_\_\_\_\_

Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Email \_\_\_\_\_

I am indebted to the following creditors (list all such as doctor bills, installments, loans, real-estate mortgages, etc. attach additional sheet if necessary):

<u>CREDITOR ADDRESS</u>	<u>PRESENT BALANCE</u>	<u>MONTHLY PAYMENT</u>
Home _____	\$ _____	\$ _____
Auto _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Employed By \_\_\_\_\_ Address \_\_\_\_\_

Date Employed \_\_\_\_\_ Position \_\_\_\_\_ Work Phone \_\_\_\_\_

Salary \$ \_\_\_\_\_ per \_\_\_\_\_ Home Phone \_\_\_\_\_

Date of Birth \_\_\_\_\_ Dependents No. \_\_\_\_\_

Other Income \$ \_\_\_\_\_ per \_\_\_\_\_ Source \_\_\_\_\_

Auto(s): Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_

Market Value of Own Residence \$ \_\_\_\_\_ Location \_\_\_\_\_

References \_\_\_\_\_

**NOTE** Section 1014. Title 18 of the United States Code makes it a Federal Offense for a person to knowingly make false statements for the purpose of influencing the action of a Federal Credit Union. I hereby certify that all statements made, including those on the reverse side hereof are true and complete and submitted for the purpose of obtaining credit and that I have no other debts.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

**Borrower's Signature**

X \_\_\_\_\_

**Date** \_\_\_\_\_

**Co-Borrower's Signature**

X \_\_\_\_\_

**Date** \_\_\_\_\_