Enclosed are forms necessary to process your loan application. Please complete all forms, sign where indicated and return to the credit union office.

BE SURE THAT YOU FURNISH THE FOLLOWING:

1. YOU MUST ENCLOSE VERIFICATION OF ALL INCOME (INCLUDE SPOUSE'S INCOME IF APPLICABLE.) You must provide your 2 most recent pay stubs. Proof of social security income & interest income is required. Under special circumstances we may require copies of your W2 form.

If you have a RENTAL, you must provide a SCHEDULE E.

If you own a BUSINESS, you must provide your 2 most recent years of TAX RETURNS.

If you own a FARM, you must provide a SCHEDULE F.

If you are a SOLE PROPRIETOR, you must provide your 2 most recent SCHEDULE C forms.

- 2. LIST ALL BILLS include account numbers and payment amounts.
- 3. CO-SIGNERS'S SIGNATURES MUST BE NOTARIZED IF OTHER THAN SPOUSE.

BE SURE THAT YOU HAVE FURNISHED ALL INFORMATION REQUESTED.

CREDIT REPORT: Credit reports will be accessed on all signers for the loan. If you are aware of any adverse or negative information concerning your credit, a written explanation of the derogatory information is required.

Upon receipt of completed forms, your loan application will be submitted to the Credit Committee for approval. Upon approval you will be notified and your loan funded.



P.O. Box 16039 Fresno, CA 93755-6039



Application

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

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),

- 2. your spouse will use the account, or
- 3. 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,

Joint Credit: Each Applicant n Guarantor: Complete the Other	nust individually co	sible about the person on whemplete the appropriate section a guarantor on an account/lo	n below. If Co-Borrower		of the Ap	oplicant, mark	the Co	-Applicant box.	
Check below to indicate the	type of account(s)	and type of credit for which	you are applying. Mai	rried Applic	ants m	ay apply for	a sepa	rate account.	
□ LOANLINER Account/Loa (Including ATM/Debit Card Acc Amount Requested \$ Purpose/Collateral: Repayment: □ Payroll Dedu	cess to the Account	, and the second	Automatic Payment						
				□No					
	vou answer "ves	in having your loan protec ", then the credit union w ection which discloses the	ill disclose the cost of	of this volui	ntary p signe	payment pro d for protec	tection tion to	to be	
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NAME			NAME						
PASSWORD ACCOUNT NUMBER		BER	PASSWORD		A	ACCOUNT NUMBER			
SOCIAL SECURITY NUMBER	AL SECURITY NUMBER DRIVER'S LICEN		SOCIAL SECURITY NUMBER			DRIVER'S LICENSE NUMBER/STATE			
AGES OF DEPENDENTS	GES OF DEPENDENTS EMAIL ADDRESS		AGES OF DEPENDENTS EMA		EMAIL ADDRESS	MAIL ADDRESS			
BIRTH DATE HOME PHONE	BUSINESS	S PHONE/EXT.		OME PHONE		BUSINESS F	PHONE/EX	(Τ.	
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PREVIOUS ADDRESS (Street - City - St	ate - Zip)	OWN RENT LENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street - City - State - Zip)			[OWN RENT		
COMPLETE FOR JOINT CREDIT, SECUPROPERTY STATE: MARRIED SEPARATED			COMPLETE FOR JOINT OF PROPERTY STATE: MARRIED SEPA	·					
EMPLOYMENT/INCOME			EMPLOYMENT/INC	OME					
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER						
TITLE/GRADE	START DATE	HOURS AT WORK	TITLE/GRADE		START I	DATE	HOURS	AT WORK	
SUPERVISOR'S NAME	IF SELF EMPLOYED, T		SUPERVISOR'S NAME			LF EMPLOYED, TYPE OF BUSINESS			
NOTICE : ALIMONY, CHILD SUPPORT, REVEALED IF YOU DO NOT CHOOSE			NOTICE: ALIMONY, CHILI REVEALED IF YOU DO N				NCE INCO	ME NEED NOT BE	
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\$ Per	\\$	Per	\$ Pe	er)	Per		
☐ NET ☐ GROSS	SOURCE		☐ NET ☐ GF	ROSS	S	OURCE			
MILITARY: IS DUTY STATION TRANSF WHERE		NEXT YEAR? YES NO SEPARATION DATE	MILITARY: IS DUTY STAT	TION TRANSFE	R EXPEC	CTED DURING NE ENDING/SE			
PREVIOUS EMPLOYER NAME AND AD FIVE YEARS	DRESS IF EMPLOYED LE	SS THAN STARTING DATE	PREVIOUS EMPLOYER N FIVE YEARS	IAME AND ADD	RESS IF	EMPLOYED LES	S THAN	STARTING DATE	
		ENDING DATE						ENDING DATE	
REFERENCE		RELATIONSHIP	REFERENCE					RELATIONSHIP	
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3. IS YOUR INCOME LIKELY 4. ARE YOU A CO-MAKER, FOR WHOM (Name of Oth STATE LAW NOTICES make credit equally avereporting agencies main request. The Ohio Civil law. WISCONSIN RESIDEN' agreement, unilateral sta	OHIO RESIDER against discriminal allable to all creditwo tain separate credit h Rights Commission a	NTS ONLY: The Ohio law nation require that all creditor rthy customers, and that cred istories on each individual upon dministers compliance with this rovision of any marital property no 766.59, or court decree under the control of the court of the cou	S Credit Unics actual know opened. (2) your spous interest of	on is furnished a wledge of its to ylease sign i se. The credit the marriage or	a copy of erms, bet f you are being ap family of	the agre fore the e not ap plied for the und	eement credit plying , if gra	is granted for this ac inted, will	or the account or Ic be incurred	count i
Section 766.70 will adve	ersely affect the rights	s of the Credit Union unless the	NATURES	FOR WISCONSIN R	ESIDENTS	ONLY			DATE	
You promise that everyth	ning you have stated in	n this application is correct to the	e the Credit	Union will rely	on the in	formatio	n in thi	s applicati	on and voi	ur cred
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LOAN OFFICER COMMENTS: SIGNATURES:										
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