

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. COMPLETE COPY OF DIVORCE AGREEMENT IF APPLICABLE.

4. 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.



 SAN JOAQUIN POWER
 P.O. Box 16039

 Fresno, CA 93755-6039
 (559) 230-5080

 EMPLOYEES (REDIT UNION
 (800) 637-5993



Application

 you live in or the prop your spouse will use to 	erty pledg he accour	jed as collatera	al is located in a community	d the Other section about you property state (AK, AZ, CA, II	D, İA, NM,	NV, TX, WA, WI	-		
 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, 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 spouse of the Applicant, mark the Co-Applicant box. Guarantor: Complete the Other section if you are a guarantor on an account/loan. 									
Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.									
			Joint						
(Including ATM/Debit Card Access to the Account if Available)									
Amount Requested \$ Purpose/Collateral:									
Repayment: D Payroll D	eduction	Cash	Military Allotment	Automatic Payment					
PAYMENT PROTECTION	If you a	answer "yes" separate ele	n having your loan prote , then the credit union v ction which discloses th	cted? Yes N vill disclose the cost of this le terms and conditions mu	s voluntarv	/ payment prot ned for protect	tection to ion to be		
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SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER		SE NUMBER/STATE	SOCIAL SECURITY NUMBER		DRIVER'S LICENSE NUMBER/STATE			
AGES OF DEPENDENTS		EMAIL ADDRESS		AGES OF DEPENDENTS		EMAIL ADDRESS			
BIRTH DATE HOME PHO	NE	BUSINESS	PHONE/EXT.	BIRTH DATE HOME PI	HONE	BUSINESS P	HONE/EXT.		
PRESENT ADDRESS (Street - City -	State - Zip)			PRESENT ADDRESS (Street - C	ity - State - Zip)				
			LENGTH AT RESIDENCE			L	ENGTH AT RESIDENCE		
PREVIOUS ADDRESS (Street - City - State - Zip)				PREVIOUS ADDRESS (Street - C	City - State - Zip)			
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		(* 5* *	,	EMPLOYMENT/INCOME			,		
NAME AND ADDRESS OF EMPLOYER				NAME AND ADDRESS OF EMPLOYER	·				
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SUPERVISOR'S NAME	IF SEL	F EMPLOYED, TY	PE OF BUSINESS	SUPERVISOR'S NAME	IF SE	LF EMPLOYED, TYP	E OF BUSINESS		
NOTICE: ALIMONY, CHILD SUPPO	RT, OR SEP	ARATE MAINTENA	ANCE INCOME NEED NOT BE	NOTICE: ALIMONY, CHILD SUPP	PORT, OR SEF	PARATE MAINTENAN	ICE INCOME NEED NOT BE		
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PREVIOUS EMPLOYER NAME AND FIVE YEARS	IF EMPLOYED LE	SS THAN STARTING DATE	PREVIOUS EMPLOYER NAME A FIVE YEARS	ND ADDRESS	IF EMPLOYED LESS	S THAN STARTING DATE			
			ENDING DATE				ENDING DATE		
REFERENCE			RELATIONSHIP	REFERENCE			RELATIONSHIP		
NAME AND ADDRESS OF NEARES	NOT LIVING WIT	H YOU HOME PHONE	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU HOME PHONE						

WHAT YOU OWE			CREDITOR NAME OTHER THAN THIS CREDIT UNION							MONTHLY		OWED BY		
(Attach additional sheet(s) if necessary)					RATE	RATE			PAYMENT		APPLICANT OTHER			
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OTHER INFORM	ATIC	N ABOUT YOU	IF YOU ANSWER "YES" TO A	NY QUES	TION OTHER T	HAN #1. EXPLAIN O		ACHED SHE	ET	APPLI	~ ^ NIT		HER	
1. ARE YOU A U.S.	CITIZ	EN OR PERMANENT RESIDEN												
2. DO YOU CURRE	NTLY	HAVE ANY OUTSTANDING JU	DGMENTS OR HAVE YOU EVER F									1		
			FORECLOSED UPON OR REPOS	SESSED I	N THE LAST 7	YEARS, OR BEEN A	PARTY IN	A LAWSUIT	?			\downarrow		
		ELY TO DECLINE IN THE NEXT										┥┝──		
		R, CO-SIGNER OR GUARANIC Others Obligated on Loan):	OR ON ANY LOAN NOT LISTED AB		/I (Name of Cred	litor):								
STATE LAW NOT	FICE		NTS ONLY: The Ohio		Credit Unic	n is furnished a	copy of	the agree	emen	it, statem	ent	or decree	, or has	
		against discrimir	nation require that all creative that all creative the second sec		opened (2	wledge of its te) Please sign if	rms, bef	fore the c not app	credit Ivina	is grant for this	ed o acco	or the account or lo	count is an with	
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.		All Rights Commission a	administers compliance with	n this	interest of	ne manage or	iamily of	the unde	rsign	ieu.				
WISCONSIN RES	SIDE		ovision of any marital prop	nertv										
agreement, unilateral statement under Section 766.59, or court decree under					X									
Section 766.70 will adversely affect the rights of the Credit Union unless the SIGNATU						RE FOR WISCONSIN RESIDENTS ONLY						DATE		
			\$	SIGNAT	URES									
			n this application is correct t			Union will rely c								
			formation is a complete listi		report to m	hake its decision address of any	n. If you credit bi	request, ureau fro	the m wh	Credit U	nior	n will tell y ed a credi	you the	
immediately. You authorize the Credit Union to obtain credit reports in on you. It is a federal of							ne to will	fully and	delib	erately p	rovi	de incom	oletė or	
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APPLICANT'S SIGNATURE DATE					OTHER SIGN	ATURE					(JEA	L) DATE		
					UNION USE									
DATE		APPROVED	APPROVED SIGNATURE LIMITS:	LI	NE OF CREDIT	OTHER		OTHE	R			DEBT RATIO		
		DENIED (Adverse Action Notice Sent)	\$	\$		\$		\$						
LOAN OFFICER COMM	/ENTS	· · · · ·												
SIGNATURES:					v									
X			DATE		X							DATE		