



CREDIT APPLICATION

Amount Requested \$	Purpose/Collateral:
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Primary Applicant			Co-Applicant/Guarantor		
Name			Name:		
Date of Birth	Social Security Number		Date of Birth	Social Security Number	
Street Address			Street Address		
City	State	Zip	City	State	Zip
Member Number	Phone		Member Number	Phone	
Driver's License #		DL State	Driver's License #		DL State
Nearest Relative's Name (Not living with you)			Nearest Relative's Name (Not living with you)		
Street Address			Street Address		
City/State	Phone		City/State	Phone	

Employment and Income

Primary Applicant		Co-Applicant/Guarantor	
Employer	Length of Employment	Employer	Length of Employment
Employment Income:	Other	Employment Income:	Other
\$ per	\$	\$ per	\$
Monthly Rent/Mortgage payment:		Monthly Rent/Mortgage payment:	
\$		\$	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.			

Signatures

You certify that everything you have stated in this *Credit Application* and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in the *Credit Application* if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this *Credit Application* whether or not it is approved. You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer and questions others may ask us about our credit experience with you. You authorize us to contact you using any other telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account – regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text, and email and through the use of prerecorded/artificial voice messages or an automatic dialing service or device.
Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, et seq.

Applicant signature date	Co-applicant signature date
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Outstanding Debts This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations				
Creditor Name	Type of Debt	S / U	Present Balance	Monthly Payment
Landlord	☐ Rent payment			
	☐ Mortgage			

Unsecured debt		%
Yearly income		

Credit Score	Signature	Credit Score	Car loan	Check List	Primary CS
Base rate	10.90	Base rate	5.39	Use car as collateral	
720-850	-1.00	750-850	-1.50	Refi other cars	
680-719	0.00	700-749	-1.00	Local credit card?	
640-679	+2.00	650-699	0.00	Consolidate other CC debt	Cosigner CS
600-639	+4.00	600-649	+2.00	Electronic services? HB, BP, DD	
550-599	+6.00	550-649	+5.00	GAP/ADR	
0-549	+8.00	0-549	+10.00	Warranty	Average Score
		2012-2014	+3.00	Credit Insurance	
		2011-OLDER	SIG RATES	Approval on Top	
Share draft	-.10	Share draft	-.10	Sign Application	
Visa	-.10	Visa	-.10	Setup Autopay	
Direct Deposit	-.10	Direct Deposit	-.10	Give member check / NLD	
Auto Pay Loan	-.10	Auto Pay Loan	-.10	Credit Score on System	
Small Luxury (reduce term 12 months)			+5.00		

75% NADA for top 3 tiers, 50% for bottom 3 tiers

MLA: / –

Rate charged: