

Westside Community Federal Credit Union

125 East Buffalo Street / P.O. Box 316

Churchville, NY 14428

Phone: 585-293-3840

Fax: 585-293-9350

LOAN APPLICATION

How To Apply

- Please complete the application
- Sign on the signature fields
- Return completed application to the credit union
- An incomplete or unsigned application may delay processing
- Please include a copy of your current Paystub(s)

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, 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 credit for which you are applying. Married Applicants may apply for a separate account.

| | | | |
|--|---|---|---|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Joint | Amount Requested \$ _____ | Purpose/Collateral _____ |
| Repayment: | <input type="checkbox"/> Payroll Deduction | <input type="checkbox"/> Cash | <input type="checkbox"/> Military Allotment |
| Payment Protection | <input type="checkbox"/> Single Credit Disability Insurance | <input type="checkbox"/> Single Credit Life Insurance | Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate election, which discloses the terms and conditions must be signed for coverage to become effective. |
| | <input type="checkbox"/> Joint Credit Life Insurance | | |

Applicant

| | | | |
|--|-----------------------|--|---|
| NAME (Last - First - Initial) | MOTHER'S MAIDEN NAME | ACCOUNT NUMBER | SOCIAL SECURITY NUMBER |
| DRIVER'S LICENSE NUMBER / STATE | | LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) | |
| BIRTHDATE | HOME PHONE () () | BUSINESS PHONE / EXT. () () | E-MAIL ADDRESS |
| PRESENT ADDRESS (Street - City - State - Zip) | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS |
| PREVIOUS ADDRESS (Street - City - State - Zip) | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS |

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment / Income

NAME AND ADDRESS OF EMPLOYER

| | | | | |
|--|------------|---|--|------------------------------------|
| TITLE / GRADE | START DATE | HOURS AT WORK | 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. | | | | |
| EMPLOYMENT INCOME: \$ _____ PER _____ | | <input type="checkbox"/> NET <input type="checkbox"/> GROSS | OTHER INCOME: \$ _____ PER _____ SOURCE: _____ | |
| MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO | | | | |
| WHERE | | ENDING / SEPARATION DATE | | |
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | | | | STARTING DATE |
| | | | | ENDING DATE |

Other: **Co-Applicant** **Spouse** **Guarantor**

| | | | |
|--|-----------------------|--|---|
| NAME (Last - First - Initial) | MOTHER'S MAIDEN NAME | ACCOUNT NUMBER | SOCIAL SECURITY NUMBER |
| DRIVER'S LICENSE NUMBER / STATE | | LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) | |
| BIRTHDATE | HOME PHONE () () | BUSINESS PHONE / EXT. () () | E-MAIL ADDRESS |
| PRESENT ADDRESS (Street - City - State - Zip) | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS |
| PREVIOUS ADDRESS (Street - City - State - Zip) | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS |

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Employment / Income

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| EMPLOYMENT INCOME: \$ _____ PER _____ | | <input type="checkbox"/> NET <input type="checkbox"/> GROSS | OTHER INCOME: \$ _____ PER _____ SOURCE: _____ | |
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| WHERE | | ENDING / SEPARATION DATE | | |
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | | | | STARTING DATE |
| | | | | ENDING DATE |

| | | |
|----------------------------|--|--------------|
| Applicant Reference | NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP |
| | | HOME PHONE |

| | | |
|------------------------|--|--------------|
| Other Reference | NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP |
| | | HOME PHONE |

| 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 |
| <input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (include Tax and Insurance) | | | \$ | \$ | | |
| SECOND MORTGAGE | | | \$ | \$ | | |
| 1 ST AUTO LOAN | | | \$ | \$ | | |
| 2 ND AUTO LOAN | | | \$ | \$ | | |
| CHILD CARE | | | \$ | \$ | | |
| CHILD SUPPORT | | | \$ | \$ | | |
| CREDIT CARD | | | \$ | \$ | | |
| OTHER | | | \$ | \$ | | |
| OTHER | | | \$ | \$ | | |
| LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCE AND CREDI HISTORY CAN BE CHECKED | | | TOTALS | \$ | \$ | |

| What You Own | LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION | MARKET VALUE | PLEGDED AS COLLATERAL FOR ANOTHER LOAN | | | OWNED BY | |
|------------------|--|--------------|--|-------|-----------|----------|--|
| | | | Applicant | Other | Applicant | Other | |
| HOME | | \$ | YES | NO | | | |
| AUTO | | \$ | YES | NO | | | |
| SAVINGS | | \$ | YES | NO | | | |
| CHECKING | | \$ | 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 JUDGMENTS OR HAVE 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 OTHER LOAN NOT LISTED ABOVE? FOR WHOM (Name of others obligated on loan): | TO WHOM (Name of Creditor): | | | | |

State Law Notices **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

WISCONSIN RESIDENTS ONLY: (1) No provision of any material property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

| | |
|--|------|
| X | |
| SIGNATURE FOR WISCONSIN RESIDENTS ONLY | DATE |

| Signatures | | | |
|--|--------|---|--------|
| 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. | |
| X | (SEAL) | X | (SEAL) |
| APPLICANT'S SIGNATURE | DATE | OTHER SIGNATURE | DATE |

| For Credit Union Use Only | | | | | | | |
|---------------------------|----------|------------------|-----------|----------------|-------|-------|-------------------------------|
| DATE | APPROVED | APPROVED LIMITS: | SIGNATURE | LINE OF CREDIT | OTHER | OTHER | BEBT RATIO/SCORE BEFORE AFTER |
| | DENIED | | | \$ | \$ | \$ | \$ |
| LOAN OFFICER COMMENTS: | | | | | | | |
| SIGNATURES: | | | | | | | |
| X | | | | X | | | |
| DATE | | | | DATE | | | |