

Printable Loan application

Print out and complete this Open-End loan application and fax it to (231) 946-1640 or bring it in to the Credit Union. Upon receipt of the complete application and a \$25 loan application fee, we will begin the processing. This application is good for any loan except a mortgage or home equity loan – please stop by the Credit Union for information on these types of loans. Once your loan portfolio is setup, you may apply for future funds at any time over the phone and we'll do the necessary paperwork for you! Check out our rate page for current loan rates. Thank you for your interest in East Traverse.



East Traverse Catholic
Federal Credit Union
Loan Application

MAIN OFFICE
3797 Veterans Dr., TC 49684
(231) 946-6655

LAKE LEELANAU OFFICE
209 St. Mary's St., Lake Leelanau 49653
(231) 256-7778

ETC/TBA SHARED OFFICE
746 Munson Ave., TC 49686
(231) 929-9091

www.etcfcu.org
Toll-free: (800) 207-9780.

APPLICATION INSTRUCTIONS	<ul style="list-style-type: none"> ■ Please complete <i>front and back</i> of application and sign on the back page ■ Return completed application to the Credit Union along with a \$25 application fee ■ An <i>incomplete</i> or <i>unsigned</i> application may delay processing ■ Income verification may be required for final approval, such as a copy of your last two paycheck stubs, a letter from your employer or a copy of your W-2 form (year-end totals) ■ If self-employed, we may require a copy of your last two year's tax returns
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Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if 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).

Joint Credit: If you are applying with another person, complete the **Applicant** and **Other** sections.

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.

<input type="checkbox"/> LOAN: Member # _____ (Including ATM/Debit Card access to the account, if available) Type of Loan: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Secured Amount Requested \$ _____ Purpose/Collateral: _____	<input type="checkbox"/> Individual <input type="checkbox"/> Joint <input type="checkbox"/> CREDIT CARD ACCOUNT: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Credit Limit Requested \$ _____ <i>A joint owner must have a savings account with us and must complete the Other section below.</i>
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Repayment: Cash Automatic Funds Transfer

CREDIT LIFE DISABILITY COVERAGE *Please check the appropriate box:*

Single Credit Disability Insurance Single Credit Life Insurance No Life or Disability Insurance
 Joint Credit Disability Insurance Joint Credit Life Insurance Wanted

If you choose to have insurance, a separate insurance election which discloses the terms and conditions must be signed for coverage to become effective. Under this plan, by checking any box other than the "No" box, your selection of payment protection will apply to all future loans unless you notify the Credit Union in writing to discontinue or exclude one loan.

APPLICANT	OTHER:
NAME (Last, First, Initial)	NAME (Last, First, Initial)
BIRTH DATE	BIRTH DATE
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (EXCLUDE SELF)	LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (EXCLUDE SELF)
HOME PHONE	HOME PHONE
MOTHER'S MAIDEN NAME	MOTHER'S MAIDEN NAME
PRESENT ADDRESS (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent	PRESENT ADDRESS (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent
YRS. THERE	YRS. THERE
PREVIOUS ADDRESS (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent	PREVIOUS ADDRESS (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent
YRS. THERE	YRS. THERE
Complete for Joint Credit, Secured Credit or if you live in a community property state. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)	Complete for Joint Credit, Secured Credit or if you live in a community property state. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)
EMPLOYMENT/INCOME <input type="checkbox"/> Check box if Self-Employed	EMPLOYMENT/INCOME <input type="checkbox"/> Check box if Self-Employed
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.
IF SELF-EMPLOYED, TYPE OF BUSINESS	IF SELF-EMPLOYED, TYPE OF BUSINESS
TITLE	TITLE
YRS. ON JOB	YRS. ON JOB
AVG. HOURS PER WEEK	AVG. HOURS PER WEEK
EMPLOYMENT INCOME	EMPLOYMENT INCOME
OTHER INCOME	OTHER INCOME
\$ _____ PER _____	\$ _____ PER _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS (Check One)	<input type="checkbox"/> NET <input type="checkbox"/> GROSS (Check One)
SOURCE	SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE: _____	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE: _____
ENDING DATE: _____	ENDING DATE: _____
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS	PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS
START DATE	START DATE
END DATE	END DATE
OTHER REFERENCE	OTHER REFERENCE
RELATIONSHIP	RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
HOME PHONE	HOME PHONE

CURRENT DEBTS	CREDITOR NAME (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE/ LOT RENT	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT/ <input type="checkbox"/> FIRST LOT MORTGAGE (Include Tax and Ins.)			\$	\$		
2nd MORTGAGE						
1st AUTO LOAN						
2nd AUTO LOAN						
RECREATIONAL VEHICLE						
CHILD CARE						
CHILD SUPPORT						
CREDIT CARD						
CREDIT CARD						
CREDIT CARD						
CREDIT CARD						
OTHER						
OTHER						
			TOTALS \$	\$		

CURRENT ASSETS	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			YES	NO	NO	Applicant	Other
HOME		\$	YES		NO		
AUTO			YES		NO		
SAVINGS			YES		NO		
CHECKING			YES		NO		
OTHER (Describe)			YES		NO		

PLEASE ANSWER THE FOLLOWING:	IF YOU RUN OUT OF ROOM IN ANSWERING QUESTIONS BELOW, PLEASE CONTINUE 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 YOU 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? IF SO, WHY?					
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? IF SO, WHY?					
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY 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 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.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital 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.

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

1. 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, increase, renewal, extension or collection 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.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us, now and in the future, to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

APPLICANT'S SIGNATURE DATE OTHER SIGNATURE DATE

FOR CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DENIED (Adverse Action Notice Sent)	APPROVED LIMITS:	LINE OF CREDIT	VISA	SECURED	DEBT RATIO	CREDIT SCORE
		\$	\$	\$			
<input type="checkbox"/> WAIVE INCOME VERIFICATION	LOAN OFFICER/PROCESSOR SIGNATURE	DATE	LOAN MANAGER SIGNATURE	DATE			
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				