

ACCOUNT NUMBER	DATE
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APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.
Type of Credit. Check the type of credit for which you wish to apply.
 Individual credit -- If you are applying for individual credit, complete the Applicant section.
 Joint credit -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.
You must initial here if you intend to apply for Joint Credit: _____
Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

TYPE OF CREDIT APPLIED FOR:
 Loan Type _____
 Amount Requested: \$ _____ Term (months) (closed-end credit only): _____ Payment Method: Cash Payroll Deduction
 Purpose: _____ Automatic Payment Military Allotment
 Collateral Offered: _____ Payment Frequency: Monthly Other _____

APPLICANT
 Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)
 APPLICANT NAME _____
 SOCIAL SECURITY NO. _____ DRIVER'S LICENSE NO. & STATE _____ BIRTH DATE _____
 HOME PHONE NO. _____ CELL PHONE _____ DO YOU: OWN RENT
 MOTHER'S MAIDEN NAME _____ E-MAIL ADDRESS _____
 CURRENT STREET ADDRESS _____ APT. NO. _____ SINCE _____
 CITY/STATE/ZIP _____
 FORMER STREET ADDRESS (if current less than 2 years) _____ YEARS THERE _____
 CITY/STATE/ZIP _____
 PERSONAL REFERENCE 1 (Name and Address) _____ RELATIONSHIP _____
 PHONE NO. _____
 PERSONAL REFERENCE 2 (Name and Address) _____ RELATIONSHIP _____
 PHONE NO. _____

SPOUSE CO-APPLICANT CO-SIGNER/GUARANTOR
 Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)
 SPOUSE/CO-APPLICANT NAME _____
 SOCIAL SECURITY NO. _____ DRIVER'S LICENSE NO. & STATE _____ BIRTH DATE _____
 HOME PHONE NO. _____ CELL PHONE _____ DO YOU: OWN RENT
 MOTHER'S MAIDEN NAME _____ RELATIONSHIP TO APPLICANT _____
 CURRENT STREET ADDRESS _____ APT. NO. _____ SINCE _____
 CITY/STATE/ZIP _____
 FORMER STREET ADDRESS (if current less than 2 years) _____ YEARS THERE _____
 CITY/STATE/ZIP _____
 PERSONAL REFERENCE 1 (Name and Address) _____ RELATIONSHIP _____
 PHONE NO. _____
 PERSONAL REFERENCE 2 (Name and Address) _____ RELATIONSHIP _____
 PHONE NO. _____

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.
 CURRENT EMPLOYER _____ HIRE DATE _____
 CURRENT ADDRESS _____
 WORK PHONE NO. _____ POSITION _____ MONTHLY GROSS INCOME \$ _____
 FORMER EMPLOYER (if current less than 2 years) _____
 MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
 WHERE: _____
 ENDING/SEPARATION DATE: _____

CURRENT EMPLOYER _____ HIRE DATE _____
 CURRENT ADDRESS _____
 WORK PHONE NO. _____ POSITION _____ MONTHLY GROSS INCOME \$ _____
 FORMER EMPLOYER (if current less than 2 years) _____
 MILITARY - IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
 WHERE: _____
 ENDING/SEPARATION DATE: _____

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.
 SOURCE OF OTHER INCOME _____ FREQUENCY _____ MONTHLY INCOME \$ _____
 1. SOURCE OF OTHER INCOME _____ FREQUENCY _____ MONTHLY INCOME \$ _____
 2. SOURCE OF OTHER INCOME _____ FREQUENCY _____ MONTHLY INCOME \$ _____

SOURCE OF OTHER INCOME _____ FREQUENCY _____ MONTHLY INCOME \$ _____
 1. SOURCE OF OTHER INCOME _____ FREQUENCY _____ MONTHLY INCOME \$ _____
 2. SOURCE OF OTHER INCOME _____ FREQUENCY _____ MONTHLY INCOME \$ _____

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: A - Applicant OR C - Spouse/Co-Applicant									
CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
AUTO #1 MAKE		MODEL	YEAR	VALUE	AUTO #2 MAKE		MODEL	YEAR	VALUE
				\$					\$
REAL ESTATE TYPE				VALUE	OTHER ASSETS			VALUE	
				\$				\$	

CREDIT INFORMATION				Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED							
PLEASE CHECK			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS					
A	C	D									
			RENT OR MORTGAGE								

PLEASE ANSWER THE FOLLOWING QUESTIONS AND INDICATE: A = Applicant C = Spouse/Co-Applicant		A		C		A		C	
		YES	NO	YES	NO	YES	NO	YES	NO
1.	Have you ever filed a petition for bankruptcy? Date:					6.	Have you ever had credit in any other name? What Name?		
2.	Have you ever had any auto, or furniture repossessed or property foreclosed upon? Date:					7.	Have you any suits pending, judgments filed, alimony or child support awards against you?		
3.	Are you a co-borrower or co-signer of any loan or lease? For Whom? Where?					8.	Are you on temporary work assignment or internship?		
4.	Do you have any past due bills?					9.	Are you other than a U.S. citizen or permanent resident alien?		
5.	Is income listed likely to be reduced in the next two years?								

OPTIONAL PAYMENT PROTECTION

Are you interested in having this loan protected? Yes No If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective.

SIGNATURES – Are you currently on active military duty? Yes No

You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

X _____ Date _____
Applicant/Co-Signer

X _____ Date _____
Spouse/Co-Applicant

Credit Union Use Only

Loan Approved Yes No, reason _____

Debt Ratio/Score: Before _____ After _____

ECOA Notice and reason for Rejection sent or delivered on _____

Comments: _____

Loan Officer Signature _____ Date _____

X