



# Cooperative Federal

723 Westcott Street, Syracuse, NY 13210  
(315)471-1116 • www.cooperativefederal.org

## LOAN APPLICATION ACCOUNT NUMBER

Married persons may apply for an individual account.

### IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).

**INDIVIDUAL CREDIT.** Complete Borrower column. Complete information about your spouse (Co-Borrower column) if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

**JOINT CREDIT.** Complete all sections with information about you and your Other Applicant. Please check the Joint Credit box below to show your intent.

**THIS ACCOUNT IS TO BE FOR:**  INDIVIDUAL CREDIT  JOINT CREDIT We intend to apply for joint credit  CO-MAKER/GUARANTOR  OTHER

### LOAN REQUEST

REQUESTED AMOUNT	PURPOSE OF LOAN	DATE REQUESTED
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PAYMENT PROTECTION: The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

Borrower				BORROWER INFORMATION				Co-Maker/Authorized User/Co-Borrower			
Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)				Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)							
Current Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years				Current Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years							
Home Phone Number	Cell Number	Social Security Number	Date of Birth	Home Phone Number	Cell Number	Social Security Number	Date of Birth				
Email		Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		Email		Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED					
ID Number	ID Expiration	ID Issued By	No. of Dependents (Excluding self)	ID Number	ID Expiration	ID Issued By	No. of Depend. (Excluding self)				
Former Address (Street, City, State, Zip, Country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years				Former Address (Street, City, State, Zip, Country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years							

Borrower				EMPLOYMENT INFORMATION				Co-Maker/Authorized User/Co-Borrower			
Employer				Employer							
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)							
Position or Job Title		Supervisor		Position or Job Title		Supervisor					
Telephone Number	Hire Date	Monthly Salary		Telephone Number	Hire Date	Monthly Salary					
Other Employer		Title		Other Employer		Title					
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)							
Telephone Number	Hire Date	Monthly Salary		Telephone Number	Hire Date	Monthly Salary					
Former Employer		Dates of Employment		Former Employer		Dates of Employment					

Borrower		OTHER INCOME		Co-Maker/Authorized User/Co-Borrower	
<b>You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.</b>					
Type of Other Income	Monthly Amount	Type of Income	Monthly Amount		
Type of Other Income	Monthly Amount	Type of Other Income	Monthly Amount		
Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO		Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO			

Borrower		REFERENCES		Co-Maker/Authorized User/Co-Borrower	
Name of Reference	Telephone Number	Name of Reference	Telephone Number		
Address of Reference (Street, City, State, Zip)		Address of Reference (Street, City, State, Zip)			
Name of Reference	Telephone Number	Name of Reference	Telephone Number		
Address of Reference (Street, City, State, Zip)		Address of Reference (Street, City, State, Zip)			

**WHAT YOU OWN AND DEBTS YOU PAY**

PLEASE CHECK BOX A IF THE ASSET/CREDIT IS IN BORROWER'S NAME ONLY. PLEASE CHECK BOX B IF THE ASSET/CREDIT IS IN CO-BORROWER'S/OTHER PERSON'S NAME ONLY.

What you own (car, house, etc.):

CHECK		TYPE	ACCOUNT TYPE	DESCRIPTION (LIST ALL OTHER ASSETS INCLUDING AUTOS, REAL ESTATE, ETC.)	MARKET VALUE
A	B				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				

**BORROWER**

**CO-MAKER/AUTHORIZED USER/CO-BORROWER**

DEPOSIT ACCOUNTS, INCLUDE CHECKING/SAVINGS AT BANK, CREDIT UNIONS AND SAVINGS AND LOAN ASSOCIATIONS.

TYPE	COMPANY NAME/LOCATION	ACCOUNT NO.	APPROX. BALANCE	TYPE	COMPANY NAME/LOCATION	ACCOUNT NO.	APPROX. BALANCE

Debts you pay (rent/mortgage, car loan, credit cards, etc.):

Primary Borrower Account :				Co-Borrower Account:			
CHECK		TYPE	COMPANY/PAYEE	CITY	ACCOUNT NO.	BALANCE	MO. PAYMENTS
A	B						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<b>BE SURE TO LIST ALL OPEN ACCOUNTS WITH OR WITHOUT A BALANCE. ATTACH A SEPARATE SHEET IF NECESSARY.</b>						TOTAL OBLIGATION	

**GENERAL QUESTIONS**

IF A "YES" ANSWER IS GIVEN, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower		Co-Borrower		IF A "YES" ANSWER IS GIVEN TO A QUESTION, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower		Co-Borrower	
	Yes	No	Yes	No		Yes	No	Yes	No
Have you ever filed a petition for Chapter 13?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Have you ever had any auto, furniture or other property repossessed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you filed for bankruptcy within the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Do you have any past due bills?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any suits pending, judgments unsatisfied, alimony or maintenance awards against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are you a US Citizen or permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever applied for credit using another name?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are you a co-maker, endorser, or guarantor on any loan or note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List other names					If Yes, list name and amount.				

By signing below, I certify that the information on each page of this application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code.

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: No provision of a marital property agreement, a unilateral statement under Wis. Stat. Sec. 766.59 or a court decree under Wis. Stat. sec. 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is secured. I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stat. Sec. 766.55(1). **If this section applies, we are required by Wisconsin law to notify your spouse by mail if your loan is granted.**

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application.

**PLEASE SUBMIT COPY OF CURRENT PAYCHECK STUB OR OTHER DOCUMENTATION FOR TOTAL INCOME.**

X \_\_\_\_\_ Date \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_  
 Borrower's Signature Other Signature (if applicable)

**OFFICE USE ONLY**

Date	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied (Adverse Action Notice Sent)	Amount	Debt Ratio Before/After
LO Comments				

X \_\_\_\_\_ X \_\_\_\_\_  
 Loan Officer Signature Loan Officer Signature