

TACU Credit Union Loan Application

C R E D I T	You may apply for individual or joint credit, but check only one of the following: <input type="checkbox"/> Individual Credit—unmarried applicant <input type="checkbox"/> Individual Credit—married applicant <input type="checkbox"/> Joint Credit—with your spouse <input type="checkbox"/> Joint Credit—with another applicant or cosigner who is not your spouse	
	We intend to apply for joint credit. (Initials) _____ & _____	
	NOTICE TO MARRIED APPLICANTS: 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 incurred.	

L O A N	Direct Loan of \$ _____	*A Credit line of \$ _____ *See attached Addendum which is incorporated here by reference
	Purpose of loan <i>(must be completed)</i> _____	
	Collateral Offered _____	
Member payment protection is not required to obtain credit. If you wish to be considered for payment protection on the loan for which you are applying, please complete the information below. NOTE: THIS IS NOT A BINDING CONTRACT FOR MEMBER PAYMENT PROTECTION. I/We <input type="checkbox"/> Do <input type="checkbox"/> Do Not want Disability Member Payment Protection I/We <input type="checkbox"/> Do <input type="checkbox"/> Do Not want Life Plus Member Payment Protection I/We <input type="checkbox"/> Do <input type="checkbox"/> Do Not want Life Plus Disability Member Payment Protection I/We <input type="checkbox"/> Do <input type="checkbox"/> Do Not want Life Plus Disability and Unemployment Member Payment Protection		

P E R S O N A L	Applicant				Joint Applicant			
	Full Name (First, MI, Last)		Member #		Full Name (First, MI, Last)			
	Home Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Since	Home Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Since
	Previous Address (If less than 2 years)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Since	Previous Address (If Less than 2 years)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Since
	Birth Date		Social Security #		Birth Date		Social Security #	
	Home phone #		Cell phone #		Home phone #		Cell phone #	
	E-mail Address				E-mail Address			
	Driver's License (DL) Number		# Dependents		Driver's License (DL) Number		# Dependents	
	DL Issue Date	DL State of Issuance	DL Expiration Date		DL Issue Date	DL State of Issuance	DL Expiration Date	
	Mother's Maiden Name				Mother's Maiden Name			

E M P L O Y M E N T	Present Employer		Since	Present Employer		Since
	Employer's Address		Telephone	Employer's Address		Telephone
	Occupation		Supervisor	Occupation		Supervisor
	Previous Employer (If less than 1 year)		Since	Previous Employer (If less than 1 year)		Since
	Previous Employer's Address		Occupation	Previous Employer's Address		Occupation

I N C O M E	Present Gross Income from Employment		Present Gross Income from Employment	
	\$ _____ per _____		\$ _____ per _____	
	NOTICE: Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered.		NOTICE: Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered.	
	Other Income Source	Source	Other Income Source	Source
\$ _____ per _____		\$ _____ per _____		
Is any income listed in this section likely to be reduced in the next 2 years or before the credit request is repaid?		Is any income listed in this section likely to be reduced in the next 2 years or before the credit request is repaid?		
<input type="checkbox"/> Yes (explain in detail on a separate sheet) <input type="checkbox"/> No		<input type="checkbox"/> Yes (explain in detail on a separate sheet) <input type="checkbox"/> No		

Loan application continued on next page.

A S S E T S	Applicant			Joint Applicant		
	Home Address	\$Est. Value	Loan Balance	Home Address	\$Est. Value	Loan Balance
	Vehicle – Year/Make/Model	\$Est. Value	Loan Balance	Vehicle – Year/Make/Model	\$Est. Value	Loan Balance
	Other Asset (Description-Where)	\$Est. Value	Loan Balance	Other Asset (Description-Where)	\$Est. Value	Loan Balance
	Other Asset (Description-Where)	\$Est. Value	Loan Balance	Other Asset (Description-Where)	\$Est. Value	Loan Balance
	Savings/Checking Accounts – Where?		\$ Est. Balance	Savings/Checking Accounts – Where?		\$Est. Balance
	401K – Where?		\$ Est. Balance	401K – Where?		\$Est. Balance

D E B T S	Mortgage Creditor / Landlord	Mo. Payment	Loan Balance	Mortgage Creditor / Landlord	Mo. Payment	Loan Balance
	Car Loan (s)	Mo. Payment	Loan Balance	Car Loan (s)	Mo. Payment	Loan Balance
	Other Loan / Credit Card	Mo. Payment	Loan Balance	Other Loan / Credit Card	Mo. Payment	Loan Balance
	Other Loan / Credit Card	Mo. Payment	Loan Balance	Other Loan / Credit Card	Mo. Payment	Loan Balance
	Other Loan / Credit Card	Mo. Payment	Loan Balance	Other Loan / Credit Card	Mo. Payment	Loan Balance
	**Please list additional loans or credit cards on a separate sheet of paper. **					
Have you ever claimed bankruptcy? () Yes () No If Yes, when? Do you have any judgements or garnishments against you? () Yes () No If Yes, Amount \$ Are you a co-signer, guarantor, or endorser for others? () Yes () No If Yes, Name of Institution? Are you obligated to make Alimony, Support or Maintenance Payments? () Yes () No If Yes, Amount per month: \$						

R E F E R E N C E S	Nearest relative (not living with you)	Relationship	Nearest relative (not living with you)	Relationship
	Address	Telephone	Address	Telephone
	Other relative (not living with you)	Relationship	Other relative (not living with you)	Relationship
	Address	Telephone	Address	Telephone

S I G N A T U R E	I/we certify that this information has been supplied truthfully, accurately and voluntarily, and therefore authorized TACU Credit Union to investigate our creditworthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means for consideration for the loan applied for hereon, or for any other service offered by the TACU Credit Union or its affiliate. The TACU Credit Union may release information about its credit experience with me/us. If this application is for the purpose of encumbering real property, I/we agree to pay all allowable expense incurred in processing this application whether or not the loan is approved. This application does not constitute a contract for the extension of credit. I/we understand that it may be Federal crime punishable by fine or 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, Section 1014.				
	Applicant's Signature		Date	Joint Applicant's Signature	

O T H E R	COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE	
	I certify that the credit being applied for, if granted, will be incurred or obtained in the interest of the marriage or family. This Statement is made in accordance with Wis. Stat. Sec. 766.55(1).	
	Applicant's Signature	Date
IF THIS SECTION APPLIES, WE REQUIRE BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED		

	Loan Officer or Credit Committee Approval Only (Do NOT write below)	
	Total Credit Approved \$	Comments:
	Loan Officer's Signature	Date
Loan Officer's Signature		Date