



Area Community Credit Union
 2800 S. Washington
 Grand Forks, ND 58201
 Phone: (701) 772-2690
 Fax: (701) 775-4253

LOAN APPLICATION

Please fully complete this application form to be considered for a loan.

ALL FIELDS ARE REQUIRED - PLEASE WRITE "N/A" IF NOT APPLICABLE

Married persons may apply for an individual account. **If this is a joint application**, all applicants must complete a separate loan application form.

THIS ACCOUNT IS TO BE FOR: INDIVIDUAL CREDIT JOINT CREDIT

Requested Loan Amount	Purpose of Loan: (examples: refinance or purchase a vehicle; buyout a lease; debt consolidation; cash on hand; pay medical bills; pay back a personal debt)	Date of Application
Requested months to pay loan: (examples: 24 mo., 48 mo., 72 mo.)	Description of collateral offered for the loan and how the collateral is currently owned: Estimated value of the collateral:	
Have you ever applied for a loan with Area Community Credit Union?	If this is for an <u>auto loan or a recreational vehicle loan</u> , must provide Insurance Agent's name and contact info:	
Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)		Employer
Borrower's Current Full Street Address (Street, City, State, Zip)		Employer's Full Street Address (Street, City, State, Zip)
Length of time at address: ____ years ____ months <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (please explain on an attached sheet) Rent: \$ _____ Landlord Name & Phone: _____	EMPLOYER'S Telephone Number: _____ (must be a verifiable number; cannot be a personal cell phone number)	
**MUST HAVE FULL COMPLETE 24 MONTH RESIDENCE HISTORY ** IF NEEDED, ATTACH AN ADDITIONAL SHEET; MUST INCLUDE STREET, CITY, STATE, ZIP, LENGTH OF TIME AT ADDRESS, AND OWN, RENT, OR OTHER		MUST CHECK ONE: I am employed by a family member, seller of collateral for this loan, or other party to this transaction: <input type="checkbox"/> YES <input type="checkbox"/> NO
Email address:		Date of Birth
ID Number & Issuing State	Social Security Number	
Home Telephone Number	Cellular Number	
Must complete if applying for an <u>Auto or Recreational Vehicle loan</u>, or if applying for <u>joint credit</u>, or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		MUST CHECK AT LEAST ONE: I am the business owner or self-employed: <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, ownership share of: <input type="checkbox"/> less than 25% OR <input type="checkbox"/> 25% or more
Monthly Income		Hire Date
Type of Other Income & Monthly Amount		Position or Job Title
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.)		
Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO		

ADDITIONAL ASSETS: OPTIONAL

TYPE	DESCRIPTION (LIST ALL OTHER ASSETS INCLUDING AUTOS, REAL ESTATE, RECREATIONAL VEHICLES, ETC.) INCLUDE DETAILS SUCH AS MAKE, MODEL, TRIM LEVEL, MILEAGE, ADDRESS, ETC	Estimated Value

LIABILITIES:(list any liabilities you have that will NOT show up on your credit report; example: a private loan, furniture lease, or child support)

TYPE	COMPANY/PAYEE	ACCOUNT NO.	BALANCE	MO. PAYMENTS

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

I understand that my credit report needs to be unlocked for the loan to be considered:

Yes my credit report is unlocked

By signing below, I certify that the information on 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 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. 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. I authorize you to gather whatever credit and employment information you consider necessary and appropriate, including, but not limited to pulling my credit, verifying my employment and income, verifying my mortgage or rent payment history, and verifying my current standing with creditors and landlords, if applicable. I understand that the Credit Union will rely on the information in this application and my credit report to make its decision. I authorize you to give information concerning your credit experience with me to others. If you request, the credit union will tell you the name and address of the credit bureau they used. 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. I understand that Area Community Credit Union may verify the information on this application.

PLEASE SUBMIT SUPPORT DOCUMENTATION FOR INCOME AND FOR ANY LIABILITIES THAT DO NOT APPEAR ON THE CREDIT REPORT. IF YOU DO NOT KNOW WHAT TO PROVIDE, WE WILL GUIDE YOU ON WHAT WILL BE REQUIRED AFTER RECEIVING YOUR LOAN APPLICATION.

X _____
 Borrower's Signature Date

For Credit Union Use Only:
 Date: _____ Approved ___ Denied ___ Debt Ratio: _____ Approved Limits: \$ _____
 Reviewed by: print name Signature Date