



Thank you for giving us an opportunity to help with your financing

This PDF is fillable, all the fields can be typed in. Please complete the application, save it to your device, then email it to

[loanteam@gfaccu.com](mailto:loanteam@gfaccu.com)

Or, you can print this application, complete it and drop it off at

2800 S Washington St.  
Grand Forks, ND 58201

If you have any questions, comments or concerns about the application, please call us at 701-772-2690, or email us at [loanteam@gfaccu.com](mailto:loanteam@gfaccu.com)



**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:<br>(examples: 24 mo., 48 mo., 72 mo.)  | Description of collateral offered for the loan and how the collateral is currently owned:<br><br>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<br><input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (please explain on an attached sheet)<br><br>Rent: \$ _____<br><br>Landlord Name & Phone: _____                                   |   | EMPLOYER'S Telephone Number: _____<br>(must be a verifiable number; cannot be a personal cell phone number)<br><br><b>MUST CHECK ONE:</b><br>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<br><br><b>MUST CHECK AT LEAST ONE:</b><br>I am the business owner or self-employed: <input type="checkbox"/> YES <input type="checkbox"/> NO<br>If YES, ownership share of: <input type="checkbox"/> less than 25% OR <input type="checkbox"/> 25% or more |                        |           |                |                       |
| <b>**MUST HAVE FULL COMPLETE 24 MONTH RESIDENCE HISTORY</b><br><b>** IF NEEDED, ATTACH AN ADDITIONAL SHEET; MUST INCLUDE STREET, CITY, STATE, ZIP, LENGTH OF TIME AT ADDRESS, AND OWN, RENT, OR OTHER</b>  |   | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;">Full-time or Part-time</td> <td>Hire Date</td> </tr> <tr> <td>Monthly Income</td> <td>Position or Job Title</td> </tr> </table>  | Full-time or Part-time | Hire Date | Monthly Income | Position or Job Title |
| Full-time or Part-time   | Hire Date   |  |                        |           |                |                       |
| Monthly Income   | Position or Job Title   |  |                        |           |                |                       |
| Email address:   | Date of Birth   |  |                        |           |                |                       |
| ID Number & Issuing State  | Social Security Number  |  |                        |           |                |                       |
| Home Telephone Number  | Cellular Number   |  |                        |           |                |                       |
| <b>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</b><br><input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED |   | <b>**MUST HAVE FULL COMPLETE 24 MONTH EMPLOYMENT HISTORY ** IF NEEDED, ATTACH AN ADDITIONAL SHEET; MUST INCLUDE EMPLOYER NAME, FULL-TIME OR PART-TIME, STREET ADDRESS, CITY, STATE, ZIP, TELEPHONE NUMBER, HIRE DATE, AND ENDING DATE</b><br><br><b>OTHER INCOME:</b> (You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.)<br>Type of Other Income & Monthly Amount<br>_____<br>_____  |                        |           |                |                       |
| <b>Is any income likely to be reduced before the credit requested is paid off?</b><br><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?        |     |    | <b>Are you a US Citizen or permanent resident alien?</b>             |     |    |
| 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