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Loan Application

- Individual credit – unmarried applicant
- Individual credit – married applicant
- Joint Credit – with your spouse
- Joint Credit – with another applicant or co-singer who is not your spouse

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 interest of the credit union unless before 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.

Loan Amount Requested: \$ _____ Account #:

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Purpose: _____

Collateral: _____

Repayment

- Payroll Deduction Auto-Pay Makes Own

Insurance Options

Check coverage(s) desired. The credit union will discuss the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions may be signed for coverage to become effective.

- Decline Credit Insurance
- Decline GAP Insurance
- Interested in Credit Life Insurance (Single or Joint)
- Interested in Credit Life Insurance (Single or Joint)
- Interested in GAP Insurance

Primary Applicant

Name: _____

Social Security: _____ Date of Birth: _____

Address: _____

City/State/Zip: _____

Ph. Number: _____ E-Mail: _____

Employed Self-Employed Other: _____

Employer Name: _____

Employer Phone #: _____ Job Start Date (mm/yyyy): _____

Gross Income: _____ Job Title: _____

Other Income: _____

Joint Applicant/Spouse

Name: _____

Social Security: _____ Date of Birth: _____

Address: _____

City/State/Zip: _____

Ph. Number: _____ E-Mail: _____

Employed Self-Employed Other: _____

Employer Name: _____

Employer Phone #: _____ Job Start Date (mm/yyyy): _____

Gross Income: _____ Job Title: _____

Other Income: _____

Debts

Creditor Name	Present Balance	Monthly Payment
Rent/Mortgage:		
Taxes/Insurance:		

In addition, list all other debts – second mortgage, alimony, child care, medical, IRS liabilities, etc. Alimony, child support or other separate maintenance income need not be listed unless you choose to have such income considered regarding extension and repayment of the credit requested.

YES	NO

Do you have any outstanding judgments?

Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?

Have you had a property foreclosed upon or repossessed in the last 7 years?

Are you a party in a lawsuit?

Are you other than a U.S. Citizen or permanent resident alien?

Is your income likely to decline in the next two years?

Are you a co-maker, co-signer or guarantor on any loan not listed above?

If yes, for whom (*names of other obligated on loan*): _____

If yes, to whom (*name of creditor*): _____

If there are any important changes, I/we will notify CONE Credit Union in writing immediately. I/We also agree to notify CONE Credit Union of any change in my/our name, address or employment within a reasonable time thereafter. I/We certify that this information has been supplied truthfully, accurately and voluntarily and therefore authorize this credit union to investigate my/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 this credit union or its affiliate. The 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 expenses 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 a 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 State Code, Section 1014.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

Please complete this section only if you are married and you are applying for credit separate from your spouse. If this section applies, we are required by Wisconsin Law to notify your spouse by mail if your loan is granted.

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. State Sec. 766.55(1).

Applicant's Signature: _____ Date: _____

