

APPLICANT

OTHER (CO-APPLICANT, SPOUSE, GUARANTOR)

5 INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. EMPLOYMENT INCOME OTHER INCOME

6 ASSETS

Check box for Applicant/Other. List all assets and account number(s) -- Attach other sheets if necessary.

SHARE DRAFT OR CHECKING AMOUNT NAME OF DEPOSITORY AND ACCOUNT NUMBER SAVINGS AMOUNT NAME OF DEPOSITORY AND ACCOUNT NUMBER LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY

7 DEBTS

In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

CREDITOR NAME AND ACCOUNT NUMBER PRESENT BALANCE MONTHLY PAYMENT OWED BY APPLICANT OTHER PAST DUE LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED: TOTALS

8 FINANCIAL INFORMATION

These questions apply to both Applicant and Other.

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET DO YOU HAVE ANY OUTSTANDING JUDGEMENTS? HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTEMENT PLAN CONFIRMED UNDER CHAPTER 13

APPLICANT OTHER Yes No Yes No

9 SIGNATURES

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you.

X APPLICANT'S SIGNATURE DATE X OTHER SIGNATURE DATE

10 CREDIT UNION INFORMATION

DATE APPROVED SIGNATURE LINE OF CREDIT OTHER OTHER DEBT RATIO/SCORE BEFORE AFTER LOAN OFFICER ADVANCE APPROVED CREDIT COMMITTEE OR OTHER OUTSIDE INFORMATION CONSIDERED

LOAN OFFICER COMMENTS: SIGNATURES: LOAN OFFICER CREDIT COMMITTEE ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON (DATE) BY (INITIALS)