OmniCredit®

# CREDIT APPLICATION

U-1st Community Federal Credit Union
601 N. Canal Street
Carlsbad, NM 88220
(575) 887-1785

HOW TO APPLY • Complete all sections. • Return this completed Application to us.
*Please print in ink or type.* • You must sign this Application on the reverse side. • ***IMPORTANT: An incomplete or unsigned Credit Application may delay processing.***

**IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THIS APPLICATION**
**Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.**

☐ If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person, as the basis for repayment of the credit requested, complete only sections 1-9. If the credit requested is to be secured, also complete the OTHER SECTION.

☐ In all other situations complete all sections providing information in OTHER SECTION about your spouse, a joint applicant or user, or the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, also complete OTHER SECTION.

If you intend to apply for joint credit - initial here _____ Applicant _____ Co-Applicant

| REQUESTED AMOUNT $ | PURPOSE | COLLATERAL OFFERED |
|---|---|---|

REPAYMENT METHOD ☐ Payroll Deduction ☐ Automatic Payment ☐ Cash Pay ☐ Military Allotment ☐ Other: (All Loans May Also Be Secured By Other Collateral)

**1. CREDIT INSURANCE STATEMENT OF INTENT**

Do you want this loan protected by: Single Credit Life Insurance ☐ YES ☐ NO Joint Credit Life Insurance ☐ YES ☐ NO Single Credit Disability Insurance ☐ YES ☐ NO

If you checked "yes", we will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions of the credit insurance must be signed in order for the coverage to become effective. Credit Insurance is voluntary and not required to obtain this loan.

**2. APPLICANT INFORMATION**

APPLICANT: Please print in ink or type.

| NAME (Last - First - Initial) | | |
|---|---|---|
| DRIVER'S LICENSE NUMBER | STATE | |
| ACCOUNT NUMBER | SOCIAL SECURITY NUMBER | |
| DATE OF BIRTH | HOME PHONE | BUSINESS PHONE |
| PRESENT ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT HOW LONG? | | |
| PREVIOUS ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT HOW LONG? | | |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed) | | |
| LIST AGES OF DEPENDENTS NOT LISTED BY CO-APPLICANT (Exclude Self) | | |

OTHER: ☐ CO-APPLICANT ☐ SPOUSE ☐ CO-SIGNER
Use "SAA" if information is "Same As Applicant."

| NAME (Last - First - Initial) - Means you are appling for joint credit. | | |
|---|---|---|
| DRIVER'S LICENSE NUMBER | STATE | |
| ACCOUNT NUMBER | SOCIAL SECURITY NUMBER | |
| DATE OF BIRTH | HOME PHONE | BUSINESS PHONE |
| PRESENT ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT HOW LONG? | | |
| PREVIOUS ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT HOW LONG? | | |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed) | | |
| LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self) | | |

**3. EMPLOYMENT INFORMATION**

| NAME AND ADDRESS OF EMPLOYER | | |
|---|---|---|
| JOB TITLE | DEPARTMENT | SUPERVISOR |
| STARTING DATE | AVERAGE HOURS WORKED WEEKLY | IF SELF-EMPLOYED, NATURE OF BUSINESS |
| IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER'S NAME AND ADDRESS | STARTING DATE | |
| | ENDING DATE | |
| MILITARY IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO WHERE ? | ENDING/SEPARATION DATE | |

| NAME AND ADDRESS OF EMPLOYER | | |
|---|---|---|
| JOB TITLE | DEPARTMENT | SUPERVISOR |
| STARTING DATE | AVERAGE HOURS WORKED WEEKLY | IF SELF-EMPLOYED, NATURE OF BUSINESS |
| IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER'S NAME AND ADDRESS | STARTING DATE | |
| | ENDING DATE | |
| IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO WHERE ? | ENDING/SEPARATION DATE | |

**4. INCOME INFORMATION**

IMPORTANT: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.

| EMPLOYMENT INCOME | OTHER INCOME |
|---|---|
| $ _____ PER _____ ☐ NET ☐ GROSS | $ _____ PER _____ SOURCE |

IMPORTANT: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.

| EMPLOYMENT INCOME | OTHER INCOME |
|---|---|
| $ _____ PER _____ ☐ NET ☐ GROSS | $ _____ PER _____ SOURCE |

**5. REFERENCES**

LIST THREE (3) RELATIVES NOT LIVING WITH YOU

| NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP / HOME PHONE |
|---|---|
| NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP / HOME PHONE |
| NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP / HOME PHONE |

| NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP / HOME PHONE |
|---|---|
| NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP / HOME PHONE |
| NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP / HOME PHONE |

© BEACON TECHNOLOGY 1987, 2011 with multiple revisions. All Rights Reserved.

## 6. ASSETS

*(For example: auto, boat, stocks, bonds, cash, household goods, real estate, etc.)*

| APPLICANT | | | OTHER (CO-APPLICANT, SPOUSE, CO-SIGNER) | | |
|---|---|---|---|---|---|
| CHECKING AMOUNT | NAME AND ADDRESS OF DEPOSITORY | ACCOUNT NO. | CHECKING AMOUNT | NAME AND ADDRESS OF DEPOSITORY | ACCOUNT NO. |
| $ | | | $ | | |
| SAVINGS AMOUNT | NAME AND ADDRESS OF DEPOSITORY | ACCOUNT NO. | SAVINGS AMOUNT | NAME AND ADDRESS OF DEPOSITORY | ACCOUNT NO. |
| $ | | | $ | | |
| OTHER | NAME AND ADDRESS OF DEPOSITORY | ACCOUNT NO. | OTHER | NAME AND ADDRESS OF DEPOSITORY | ACCOUNT NO. |
| $ | | | $ | | |

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

| APPLICANT / OTHER | LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY | PRESENT VALUE | PLEDGED AS COLLATERAL FOR ANOTHER LOAN |
|---|---|---|---|
| | | $ | YES NO |
| | | $ | YES NO |
| | | $ | YES NO |

## 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 ADDITIONAL SHEETS IF NECESSARY*

| APPLICANT / OTHER | CREDITOR NAME AND ADDRESS | ACCOUNT NUMBER | PRESENT BALANCE | MONTHLY PAYMENT | IS ACCOUNT PAST DUE? |
|---|---|---|---|---|---|
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| | | | $ | $ | YES NO |
| LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED | | *TOTALS* | $ | $ | |

## 8. FINANCIAL INFORMATION

*Some important questions we must ask you and your Co-Applicant*

| IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET | APPLICANT YES | APPLICANT NO | OTHER YES | OTHER NO |
|---|---|---|---|---|
| DO YOU HAVE ANY OUTSTANDING JUDGEMENTS? | | | | |
| HAVE YOU FILED A PETITION UNDER ANY CHAPTER OF THE UNITED STATES BANKRUPTCY CODE WITHIN THE LAST 10 YEARS? | | | | |
| HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN TITLE OR DEED IN LIEU THEREOF IN THE LAST 7 YEARS? | | | | |
| ARE YOU A PARTY IN A LAWSUIT? | | | | |
| ARE YOU *OTHER THAN* A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? | | | | |
| DO YOU KNOW OF ANYTHING THAT IS LIKELY TO REDUCE YOUR INCOME IN THE NEXT TWO YEARS? | | | | |
| HAVE YOU EVER HAD A CREDIT CARD CANCELLED OR DENIED? | | | | |
| ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN? | | | | |
| FOR WHOM? (Name of Others Obligated on Loan): TO WHOM (Name of Creditor): | | BALANCE $ | | PAYMENTS $ |

## 9. SIGNATURES

**You promise that everything you have stated in this Application is true and correct and that the information provided above is a complete listing of all your debts and obligations. You authorize us to check your employment and credit history and to obtain credit reports in connection with this Application for credit and for any update, renewal or extension of the credit received. If you request, we will tell you the name and address of any credit bureau from which we received a credit report on you.**

**You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on any loan application made to a financial institution whose deposits are insured by a government agency.**

**You agree to notify us of any change in your name, address or employment within a reasonable time thereafter.**

**You acknowledge that you have received, read and that you understand the Note Disclosure Statement and Personal Property Security Agreement and any other agreement or disclosures that may be required to complete this application. By your signature you agree to be bound by the terms and conditions of those instruments, which you may subsequently sign or receive governing credit related services you have applied for. If you are giving a security interest in any property connected with this application, by your signature you acknowledge and agree to be bound by the terms and conditions of the Security Agreement covering the collateral. The collateral secures all of your obligations owing to us now or in the future. Collateral securing other loans with us will also secure loans arising out of this Credit Application.**

| APPLICANT (BORROWER) SIGNATURE | DATE | CO-APPLICANT (CO-BORROWER) SIGNATURE (MEANS YOU ARE APPLYING FOR JOINT CREDIT) | DATE |
|---|---|---|---|
| X | | X | |
| **WITNESS** X (SEAL) | **DATE** | **WITNESS** X (SEAL) | **DATE** |

***DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY - Check applicable box(es)***

| DATE | APPROVED LIMITS: | PERSONAL LOAN | SECURED | LINE OF CREDIT | CREDIT CARD | OTHER | DEBT RATIO |
|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | % |

☐ LOAN OFFICER ☐ CREDIT COMMITTEE OR OTHER

ADVANCE APPROVED: ☐ YES ☐ NO ☐ COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED

OUTSIDE INFORMATION CONSIDERED: ☐ YES ☐ NO IF YES, ATTACH ADDITIONAL SHEET AS DESCRIBED

REFERRED TO / REASON(S) FOR REFERRAL: _____

DESCRIBE COUNTER OFFER: _____

SPECIFIC REASON(S) FOR REJECTION: _____

SIGNATURES:

☐ LOAN OFFICER X _____ DATE _____ X _____ DATE _____

☐ CREDIT COMMITTEE X _____ DATE _____ X _____ DATE _____

☐ ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON _____ (DATE)BY_____ (INITIALS)

Ⓒ BEACON TECHNOLOGY 1987, 2011 with multiple revisions. All Rights Reserved.