

Consumer Loan Application



1209 N 16th Ave., Yakima
 223 W Moxee Ave., Moxee
 509.248.4308 | 800.822.2370
 Fax: 509.248.4299
 calcoefcu.com

TYPE OF ACCOUNT REQUESTED				
YOU AND YOURS MEANS APPLICANT & CO-APPLICANT. Please check the appropriate box.				
<input type="checkbox"/> Individual. Complete " Applicant " section if you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested. Complete all sections if you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, providing information in the Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income of assets you are relying. If you reside in a community property state or income is derived from a community property state, all Sections of the application should be completed.				
<input type="checkbox"/> Joint. Complete all sections if you are applying for a joint account or an account that you and another person will use.				
<input type="checkbox"/> Consumer Loan	Amount Requested: \$			
<input type="checkbox"/> Line of Credit	Amount Requested: \$			
<input type="checkbox"/> Credit Card	Amount Requested: \$			
APPLICANT INFORMATION				
Applicant's Name			Member Number	
Social Security Number	Date of Birth	Driver's License Number		State
Physical Address: Street, City, State, Zip			Time at This Address	
Mailing Address if Different Than Physical Address			Number in Household	
Phone Numbers	Home #	Work #	Cell #	Email Address
Please Indicate Marital Status if You Reside in a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried				
Borrower's Present Employer		<i>If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns. Gross Monthly Income \$</i>		
Employer Address				
Additional Income Source				
				Monthly Amount \$
Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.				
CO-APPLICANT INFORMATION				
Co-Applicant's Name			Member Number	
Social Security Number	Date of Birth	Driver's License Number		State
Physical Address: Street, City, State, and Zip			Time at This Address	
Mailing Address if Different Than Physical Address			Number in Household	
Phone Numbers	Home #	Work #	Cell #	Email Address
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried				
Co-Borrower's Present Employer		<i>If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns. Gross Monthly Income \$</i>		
Employer Address				
Additional Income Source				
				Monthly Amount \$
Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.				
PERSONAL REFERENCES (Not Living With You)				
Name	Address		Phone	Relationship
Name	Address		Phone	Relationship
Name	Address		Phone	Relationship

LIABILITIES *If Insufficient Space, Attach Additional Sheet Describing Additional Assets and Debts. Loan Decision May be Adversely Affected if All Debt Information is Not Listed.*

Housing: Landlord/Mortgage Co. Property Taxes Included? Yes <input type="checkbox"/> No <input type="checkbox"/>	Monthly Payment \$	Balance owing \$
2 nd Mortgage and/or Taxes	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
Creditor	Monthly Payment \$	Balance Owning \$
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In the past 10 years have you filed a Bankruptcy Petition? If Yes, submit Bankruptcy Schedule and Disclosure. (Y/N)	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>	Is your income likely to reduce over the life of this loan plan? (Y/N)	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>	Are you a Co-Maker, Co-Signer, or Guarantor on any loan not listed above? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>
Have you any outstanding judgments? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>	For (Name of others obligated on loan) Whom	Balance	Monthly Pmt.
Are you a party in a lawsuit? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>	To (Name of creditor) Whom	\$	\$
Are you other than a U.S. Citizen or Permanent Resident Alien? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>	To (Name of creditor) Whom	\$	\$

* If a yes answer is given to a question, explain on an attached sheet *

CONSUMER LOAN & CREDIT CARD APPLICATION SIGNATURES

By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user. Signature by two persons below indicates intent to apply for joint credit.

Credit Cards. For credit card applications, by signing below you agree to the terms of the VISA Credit Card Agreement that will be provided with your card. Also, you grant us a security interest in all of your share accounts to secure the credit card obligation.

_____	DATE _____
BORROWER	
_____	DATE _____
BORROWER	

CREDIT INSURANCE/PAYMENT PROTECTION

PAYMENT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.

Are you interested in having your loan protected? YES NO

If you answer YES, CALCOE Federal Credit Union will disclose the cost of this voluntary payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to be effective.

FOR CREDIT UNION USE ONLY

Credit Score _____	Total Monthly Income \$ _____	Debt Ratio _____/_____
Employment Verified <input type="checkbox"/> Yes <input type="checkbox"/> No	Net Income \$ _____	<input type="checkbox"/> Account/Loan Denied
Income Verified <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Loan Amount Approved \$ _____	<input type="checkbox"/> Credit Card Limit \$ _____
<input type="checkbox"/> Line of Credit Limit Approved \$ _____	X _____	Reviewed by _____
Date: _____		