DIRECTORS CHOICE CREDIT UNION leading the way
1 South Family Drive
Albany, NY 12205
(800) 593-5920

# APPLICATION

**Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.**

**Individual Credit:** You must complete the Applicant section about yourself and the Other section about your spouse if

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

**Joint Credit:** Each Applicant must **individually** complete appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

**Account/Loan:** ☐ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

| Applicant Signature | Date |
|---|---|
| X | (Seal) |

| Co-Applicant Signature | Date |
|---|---|
| X | (Seal) |

Amount Requested $ ☐ Credit Limit Requested $

Purpose/Collateral:

## PAYMENT PROTECTION

Are you interested in having your loan protected? ☐ YES ☐ NO

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

## APPLICANT

NAME (Last - First - Initial)

| ACCOUNT NUMBER | SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER | |
|---|---|---|
| BIRTH DATE | EMAIL ADDRESS | |
| HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. |
| DRIVER'S LICENSE NUMBER/STATE | AGES OF DEPENDENTS | |

PRESENT ADDRESS (Street – City – State – Zip) ☐ OWN ☐ RENT LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street – City – State – Zip) ☐ OWN ☐ RENT LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

| MORTGAGE BALANCE | MONTHLY PAYMENT | INTEREST RATE |
|---|---|---|
| $ | $ | % |

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

## OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR ☐ OTHER

NAME (Last - First - Initial)

| ACCOUNT NUMBER | SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER | |
|---|---|---|
| BIRTH DATE | EMAIL ADDRESS | |
| HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. |
| DRIVER'S LICENSE NUMBER/STATE | AGES OF DEPENDENTS | |

PRESENT ADDRESS (Street – City – State – Zip) ☐ OWN ☐ RENT LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street – City – State – Zip) ☐ OWN ☐ RENT LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

| MORTGAGE BALANCE | MONTHLY PAYMENT | INTEREST RATE |
|---|---|---|
| $ | $ | % |

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

## EMPLOYMENT/INCOME

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME HOURS PER WEEK

START DATE:

NAME AND ADDRESS OF EMPLOYER

**NOTICE:** ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

| EMPLOYMENT INCOME PER | OTHER INCOME PER |
|---|---|
| $ | $ |
| TITLE/GRADE | SOURCE |

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

| STARTING DATE | ENDING DATE |
|---|---|

**MILITARY:** IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO

WHERE ENDING/SEPARATION DATE

## EMPLOYMENT/INCOME

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME HOURS PER WEEK

START DATE:

NAME AND ADDRESS OF EMPLOYER

**NOTICE:** ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

| EMPLOYMENT INCOME PER | OTHER INCOME PER |
|---|---|
| $ | $ |
| TITLE/GRADE | SOURCE |

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

| STARTING DATE | ENDING DATE |
|---|---|

**MILITARY:** IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO

WHERE ENDING/SEPARATION DATE

LOANLINER
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03100680-APP32-P-1-020923 (APP320-E)

| REFERENCE | | REFERENCE | |
|---|---|---|---|
| NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | | NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | |
| RELATIONSHIP | HOME PHONE | RELATIONSHIP | HOME PHONE |

## STATE LAW NOTICE(S)

**Notice to Nebraska Residents:** A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

**Notice to Wisconsin Residents:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only — Date

**X** (Seal)

## SIGNATURES

By signing or otherwise authenticating below, you promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. 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. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

Applicant's Signature — Date

**X** (Seal)

Other Signature — Date

**X** (Seal)

## CREDIT UNION USE ONLY

DATE

☐ APPROVED

☐ DECLINED
(Adverse Action Notice Sent)

APPROVED LIMITS: SIGNATURE $ LINE OF CREDIT $ OTHER $

DEBT RATIO/SCORE: BEFORE AFTER

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures — Date

**X** (Seal)

Credit Committee or Loan Officer Signatures — Date

**X** (Seal)