

Check List for Completing your Loan Application

- Section 1:**
- Check the appropriate box to indicate individual –or joint Credit.
 - Let us know the loan amount you request and purpose.
 - If you have any collateral to secure the loan, give us year/make/model/mileage of vehicle so we can determine the value.
 - If buying a vehicle from a dealer, a Purchase Order is required, which the dealer can fax to us (fax# 363-3354)
 - Check the box, how you want to repay us for the loan.
- Section 2:** Complete all sections of Applicant Information, if applying for joint credit have joint applicant complete their section.
- Section 3:** Complete all sections under Employment Information, same for joint applicant if joint credit.
- Section 4:** Complete all sections listed under references
- Section 5/617:** Please list all your income-, assets- and debt information, especially all outstanding debts.
- Section 8:** Answer all questions under Financial Information. If you answered "yes" to any question, please explain on a separate attached sheet.
- Section 9:** Please sign and date your application!!

Proof of Income

- Submit a copy of most current pay-stub, including year-to-date income information.
 - If Self-employed submit a full copy of last year's tax return.
- Include a current copy of any other income source you receive and want us to consider for loan qualification.

**Ravalli County FCU POBox598
Hamilton, MT 59840**

**Phone: 406-363-4631
Fax: 406-363-3354**



A Not for Profit Financial Cooperative

P.O. Box 598
 501 North 1st Street
 Hamilton, Montana 59840-0598
 (406) 363-4631

Loan Liner Application

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 the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

GUARANTOR: Complete the following section if you are a guarantor on an account/loan.

Loanliner Account/loan: Individual Joint **Credit Card Account:** Individual Joint
 (including ATM/Debit Card Access to the Account If Available)

Amount Requested:

(See Disclosure Table or Agreement for Terms)

Purpose/Collateral:

Credit Limit Requested:

Repayment:

If Authorized User, Name:

Payment Protection Are you interested in having your loan protected? Yes No

If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

APPLICANT			OTHER		
NAME			NAME		
MOTHER'S MAIDEN NAME		ACCOUNT NUMBER	MOTHER'S MAIDEN NAME		ACCOUNT NUMBER
Soc Sec #	Driver Lic #		Soc Sec #	Driver Lic #	
Ages of Dependants		Email Address	Ages of Dependants		Email Address
Birth Date	Home Phone	Bus Phone	Birth Date	Home Phone	Bus Phone
Present Address		Length at address Years	Present Address		Length at address Years
Previous Address		Length at address Years	Previous Address		Length at address Years
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		
EMPLOYMENT/INCOME			EMPLOYMENT/INCOME		
Name and Address of Employer			Name and Address of Employer		
Title/Grade			Title/Grade		
Supervisor's Name			Supervisor's Name		
Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		
Other Income:	Per month	Source	Other Income:	Per month	Source
	Per month	Source		Per month	Source
	Per month	Source		Per month	Source
	Per month	Source		Per month	Source
Military: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? Yes No Where: Ending/Separation Date			Military: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? Yes No Where: Ending/Separation Date		
Previous employer name and address if employed less than 5 years			Previous employer name and address if employed less than 5 years		
Starting date		Ending date	Starting date		Ending date
Starting date		Ending date	Starting date		Ending date
REFERENCE			REFERENCE		
Name & address of nearest relative not living with you					
Home Phone					

WHAT YOU OWE	Creditor Name Other than this Credit Union (attach additional sheet(s) if necessary)	Interest Rate	Present Balance	Monthly Payment	Owed by Applicant	Other
	List any names under which your credit references and credit history can be checked					

TOTALS						
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WHAT YOU OWN	List locations of property or Financial Institution	Market Value	Pledged as collateral for another loan				Owned by	
			Applicant	Other	Applicant	Other		
			<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

OTHER INFORMATION ABOUT YOU

If you answer "YES" to any question other than #1, please explain on an attached sheet.

	Applicant		Other	
	YES	NO	YES	NO
1. Are you a U.S. citizen or permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you currently have any outstanding judgments or have you ever filed for Bankruptcy, had a debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is your income likely to reduce in the next two years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you a co-maker, co-signer, or guarantor on any loan not listed above?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For Whom? (Name of others obligated on loan)	To Whom? (Name of creditor)			

State Law Notice

OHIO RESIDENTS ONLY: 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.

WISCONSIN RESIDENTS ONLY" (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 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 RESIDENT ONLY	DATE
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SIGNATURE

1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. 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. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions, insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

APPLICANT'S SIGNATURE	(SEAL)	DATE	APPLICANT'S SIGNATURE	(SEAL)	DATE
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FOR CREDIT UNION USE ONLY									
Date	Approved	Approved	Signature	Line of Credit	Other	Other	Debt Ratio Score		
		Denied (Adverse Action Notice Sent)	Limits:	\$	\$	\$	\$	Before	After

LOAN OFFICER COMMENTS:

SIGNATURES:

X		X	
	Date		Date