



CONSUMER LOAN APPLICATION

Account Number:	Collateral Secured Loan Vehicle Secured Certificate Secured Share Secured	Personal Unsecured Loan Signature/Personal Balloon	Type of Credit Requested: Individual Joint We intend to apply for joint credit (Initial) _____ Applicant Co-Applicant
Amount Requested: \$	Description of Collateral Offered, if applicable:	Purpose of Credit Request:	
Term:	Monthly Payment Method	APCI FCU Account Transfer from: Cash	Share Savings or Share Draft Checking

Borrower	BORROWER INFORMATION +	Co-Borrower
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+ All borrowers and co-borrowers on an APCI FCU loan are required to be a member of the Credit Union. Please note, a joint owner of a Credit Union account is not considered to be a member.

If the Applicant is married, he or she may apply for individual credit.

Name (include Jr. or Sr. if applicable)	Name (include Jr. or Sr. if applicable) Co-Borrower Co-Signer Guarantor				
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address:			Email Address:		
Contact Information:			Contact Information:		

For Marital Status, check one of the boxes below if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Married	Unmarried	Dependents (not listed by Co-Applicant)		Married	Unmarried	Dependents (not listed by Co-Applicant)	
Separated	(incl. single, divorced, widowed)	No.	Age(s):	Separated	(incl. single, divorced, widowed)	No.	Age(s):
Citizenship:	U.S. Citizen	Perm Resident Alien	Non-Resident Alien	Citizenship:	U.S. Citizen	Perm Resident Alien	Non-Resident Alien
Present Address (street, city, state, ZIP) _____ since _____				Present Address (street, city, state, ZIP) _____ since _____			

If residing at present address for less than three (3) years, complete the following:

Former Address (street, city, state, ZIP) _____ from _____ to _____	Former Address (street, city, state, ZIP) _____ from _____ to _____
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Borrower	EMPLOYMENT / INCOME INFORMATION	Co-Borrower
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Name & Address of Employer	Self Employed	Yrs. On this job	Name & Address of Employer	Self Employed	Yrs. On this job
		Full time			Full time
Position/Title & Type of Business	Business Phone (Incl. area code)		Position/Title & Type of Business	Business Phone (Incl. area code)	
Gross Monthly Income: \$			Gross Monthly Income: \$		

If current employment is less than three (3) years, complete the following:

Former Name & Address of Employer	Self Employed	Yrs. On this job	Former Name & Address of Employer	Self Employed	Yrs. On this job
		Full time			Full time
Position/Title & Type of Business	Business Phone (Incl. area code)		Position/Title & Type of Business	Business Phone (Incl. area code)	

NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/We made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/ We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that Purpose. Lender may disclosure to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____ Date X _____ Date
 Borrower Co-Borrower / Co-Signer / Guarantor

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

B = Borrower C = Co-Borrower		ASSETS				
B	C	Name	Approximate Balance			
		Retirement Plans, Mutual Funds, Stocks, etc.	\$			
			\$			
			\$			
			\$			
Property Address (enter P for primary, S for 2 nd home, or R for rental)		Prop. Type	Present Market Value	Amount of Mortgages	Gross Rental Inc.	Mortgage Payments
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$

Car 1 - Yr - Make - Model	Please Check One:		
	Own	Leased	Balance Owed \$ _____
Car 2 - Yr - Make - Model	Own	Leased	Balance Owed \$ _____
Car 3 - Yr - Make - Model	Own	Leased	Balance Owed \$ _____

LIABILITIES					
**		Name:	Interest Rate	Balance	Payment
	Mortgage		%	\$	\$
	Rent		N/A	N/A	\$
	Home Equity		%	\$	\$
	Auto Loan		%	\$	\$
	Auto Loan		%	\$	\$
	Credit Card		%	\$	\$
	Credit Card		%	\$	\$
	Alimony/Child Supt		N/A	N/A	\$
	401k Loan		%	\$	\$
			%	\$	\$
			%	\$	\$
			%	\$	\$

**Please check the box for any obligations to be satisfied at closing with loan proceeds.

Please answer the following questions. If a yes answer is given, explain on an additional sheet.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are you a Co-maker, Co-Signer or Guarantor on any loan?				
b. Do you currently have any outstanding judgments?				
c. Have you ever been declared bankrupt or filed a petition for chapter 7 or 13?				
d. Are you a party to a lawsuit?				
e. Are you obligated to pay alimony, child support or separate maintenance? If Yes, please be sure to list the amount in the Debt section shown above.				
f. Are you a U.S. citizen?				
g. Are you a permanent resident alien?				

By checking this box, this acknowledges that a government-issued photo ID and proof of income have been provided for all borrowers and co-signers (if applicable).