

# CREDIT APPLICATION

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

<b>TYPE OF CREDIT REQUESTED</b>			<b>FOR CREDITOR USE</b>		
Check (✓) the appropriate boxes below and complete the applicable sections.			DATE _____ CLASS NO. _____		
<input type="checkbox"/> SECURED	<input type="checkbox"/> INDIVIDUAL CREDIT - relying solely on my income or assets		ACCOUNT NO. _____		
	<input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources, including community property		<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED BY _____		
	<input type="checkbox"/> JOINT CREDIT - We intend to apply for joint credit. (initials) _____		DESIRED REPAYMENT		
AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	PROCEEDS OF LOAN TO BE USED FOR:		
\$			<input type="checkbox"/> MONTHLY <input type="checkbox"/>		

## SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) \_\_\_\_\_

BIRTH DATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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ADDRESS (Street, City, State & Zip) \_\_\_\_\_ COUNTY \_\_\_\_\_ Do you  own or  rent? HOW LONG \_\_\_\_\_

PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) \_\_\_\_\_ COUNTY \_\_\_\_\_ Did you  own or  rent? HOW LONG \_\_\_\_\_

EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE	Ext.	POSITION OR TITLE	SALARY PER MONTH	
			GROSS: \$	NET: \$

PREVIOUS EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

**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.**  
Alimony, child support, separate maintenance received under:  Court Order  Written Agreement  Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$
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Is any income listed in this Section likely to be reduced before the credit requested is paid off?  
 No  Yes (Explain)

Have you previously received credit from us?  
 No  Yes-When?

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_ TELEPHONE NO. (Include Area Code) \_\_\_\_\_

## SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

**Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.**

NAME (Last, First, Middle) \_\_\_\_\_

BIRTH DATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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RELATIONSHIP TO APPLICANT (If Any) \_\_\_\_\_ PRESENT ADDRESS (Street, City, State & Zip) \_\_\_\_\_ HOW LONG \_\_\_\_\_

EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE	Ext.	POSITION OR TITLE	SALARY PER MONTH	
			GROSS: \$	NET: \$

PREVIOUS EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

**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.**  
Alimony, child support, separate maintenance received under:  Court Order  Written Agreement  Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$
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Is any income listed in this Section likely to be reduced before the credit requested is paid off?  
 No  Yes (Explain)

Has Joint Applicant or Other Party ever received credit from us?  
 No  Yes-When?

## SECTION C - MARITAL STATUS

**Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.**

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

**SECTION D - ASSET & DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

**ASSETS OWNED** (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments?  No  Yes  
 If yes, to (Name & Address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_  
 Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_  
 Are there any unsatisfied judgments against you?  No  Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Have you been declared bankrupt in the last 10 years?  No  Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**Notice to Married Applicants:** No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

**SECTION E - SECURED CREDIT** Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION \_\_\_\_\_

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY \_\_\_\_\_

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any). \_\_\_\_\_

**SIGNATURES** - I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.