INSTRUCTIONS – Please check the Box for the type of credit union are asking for.

Member No.

_____ **Individual Credit – unmarried applicant**. Complete only the left hand column.

_____ **Individual Credit – married applicant.** If both you and your spouse are residents of Wisconsin, complete both the left and right hand columns.

_____ **Joint Credit – with your spouse.** Complete the left and right hand columns of this form, and other sections as they apply, then sign the following:

We intend to apply for joint credit X _____ (Applicant) X _____ (Co-Applicant)

_____ **Joint Credit – with another applicant or co-signer who is not your spouse.** If either applicant is married and both applicant and spouse are Wisconsin residents, each applicant must complete a separate application with information about their spouse in the right hand column and then sign the following:

I intend to apply for joint credit with _____ X _____ (Applicant)

Mini-Loan Application

(For Wisconsin residents only; not for loans to be secured by real estate or a dwelling)

_____ Installment: No. of Payment. _____ Amount Requested _____

Line of Credit: Please see attached Addendum for additional required disclosures. Addendum is incorporated herein by reference.

Purpose of Loan

The credit union may offer either credit life/disability or debt cancellation/debt suspension coverage, but neither is required to obtain credit. If you notify the credit union that you are interested, the credit union will disclose the cost of this voluntary coverage to you. You must sign a separate election disclosing the terms and conditions for any coverage to become effective.

Complete this section only if a Wisconsin resident

Applicant _____ Married _____ Unmarried _____ Legally Separated

Co-applicant _____ Married _____ Unmarried _____ Legally Separated

_____ I am a student at an institution of higher education, and I live on campus or within 1,000 feet of a campus border.

Applicant Name			Co-Applicant Name _____Spouse Name (Check one or both)		
Street Address		How Long?	Street Address		How Long?
City/State/Zip			City/State/Zip		
Home Phone	Social Security No.	Date of Birth	Home Phone	Social Security No.	Date of Birth
Employer	Position	How Long?	Employer	Position	How Long?
Address	Phone		Address	Phone	
Are you obligated to make child support payments?	Amount $		Are you obligated to make child support payments?	Amount $	

Attach copies of most recent paystubs from each job currently held by applicant and co-applicant (if applicable)
NOTE: 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.

Monthly Pay $ _____ Gross _____ Net	Other Income $	Source	Monthly Pay $ Gross Net	Other Income $	Source
Mortgage Holder or Landlord			Mortgage Holder or Landlord		
Mortgage/Rent Payment: $	Balance Due on Mortgage $	Market Value $	Mortgage/Rent Payment: $	Balance Due on Mortgage $	Market Value $

AUTO(S)

Year	Make	Model	If Financed/Leased. Where?
Year	Make	Model	If Financed/Leased. Where?

NOTICE TO MARRIED APPLICANT: No provision of a marital property agreement, a unilateral statement under Wis. Stats. Sec. 766.59 or a court decree under Wis. State. Sec. 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement of decree, or has actual knowledge of the adverse provision when the obligation to the credit union is incurred.

This statement is submitted to obtain credit and does not constitute a contract for the extension of credit. I (WE) certify that all information herein is true and complete. I (WE) also authorize the credit union to verify or obtain any additional information the credit union may deem necessary concerning my (our) credit standing from credit bureaus, collection agencies, and any other source for consideration for the loan applied for hereon of for any other service offered at this credit union or its affiliate. The credit union may release information about its credit experience with me (us) as permitted by law. I (WE) understand that it may be a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts, as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant's Signature _____ Date _____ Co-Applicants Signature _____ Date _____

COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE

IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED.

I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stats. Sec. 766.55(1).

Applicant's Signature _____ Date _____

Date	NOTICE TO SPOSE REQUIRED SENT:	YES NO	SIGNATURE	_____APPROVED AMOUNT $_____
COMMENTS				_____REJECTED