

# Polk County Credit Union

Account Number \_\_\_\_\_ Date \_\_\_\_\_

## CREDIT APPLICATION

Amount Requested \$	Repayment <input type="checkbox"/> Bi-Weekly	Term of Loan	Proceeds of loan used for:
------------------------	---	--------------	----------------------------

### SECTION A - INDIVIDUAL APPLICANT INFORMATION

Is any income listed in this section likely to be reduced before the credit request is paid off? Yes, please explain No

Name (Last, First, Middle)

Birthdate	Telephone No.	Social Security No.	No. Dependents
-----------	---------------	---------------------	----------------

Address (Street, City, State & Zip)	Do you or	<input type="checkbox"/> Own <input type="checkbox"/> Rent	How long?
-------------------------------------	--------------	---	-----------

Previous Address (Street, City, State & Zip) (Complete if less than 3 yrs at present address)	How long?
---	-----------

Employer (Company name and address)	How long?
-------------------------------------	-----------

Business Phone	Position	Gross Salary per month
----------------	----------	------------------------

Previous Employer (Company name and address)	How long?
--	-----------

Name and address of nearest relative not living with you	Relationship	Telephone
--	--------------	-----------

Sources of other income: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis to repay this obligation	Amount per Month
---	------------------

### SECTION B - JOINT APPLICANT, SPOUSE, OR OTHER PARTY INFORMATION

Is any income listed in this section likely to be reduced before the credit request is paid off? Yes, please explain No

Name (Last, First, Middle)

Birthdate	Telephone No.	Social Security No.	No. Dependents
-----------	---------------	---------------------	----------------

Address (Street, City, State & Zip)	Do you or	<input type="checkbox"/> Own <input type="checkbox"/> Rent	How long?
-------------------------------------	--------------	---	-----------

Previous Address (Street, City, State & Zip) (Complete if less than 3 yrs at present address)	How long?
---	-----------

Employer (Company name and address)	How long?
-------------------------------------	-----------

Business Phone	Position	Salary per month
----------------	----------	------------------

Previous Employer (Company name and address)	How long?
--	-----------

Name and address of nearest relative not living with you	Relationship	Telephone
--	--------------	-----------

Sources of other income: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis to repay this obligation	Amount per Month
---	------------------

### SECTION C - ASSET AND DEBT INFORMATION

**Assets Owned** - If you are applying for joint credit this section should be completed by both the applicant and joint applicant or other party

Description of Assets	Value
Checking account Numbers (Where)	
Savings account Numbers (Where)	
Certificate of Deposits	
Marketable Securities	
Real Estate	
Life Insurance	
Automobiles	
Other	

<b>Total Assets</b>		
---------------------	--	--

<b>Creditor</b>	<b>Balance Owed</b>	<b>Monthly Payment</b>
Landlord or Mortgage Holder (Are taxes and insurance included in your mortgage payment?) YES NO		
Rent		
Mortgage		
Automobiles		
Credit Cards		
<b>Total Debts</b>		

Are you a comaker on any other loan?	Yes	No	If yes, to whom?
Are there any unsatisfied judgements against you?	Yes	No	If yes, amount?
Have you declared bankruptcy in the last 10 years?	yes	No	If yes, when?

**SECTION D - SECURED CREDIT**

Briefly describe the property given as security

List the names and addresses of all co-owners of the property

By signing this application, you attest 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 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.

\_\_\_\_\_  
Applicant – Member Signature \_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Applicant – Member Signature \_\_\_\_\_  
Date

**Comments:** \_\_\_\_\_


<i>For Credit Union Use Only</i>	
Action by Credit Committee	<input type="checkbox"/> Approved <input type="checkbox"/> Denied
Date: _____/_____/_____	Loan: \$ _____
Credit Committee	_____
or Loan Officer:	_____
	_____