



**NISHNA VALLEY CREDIT UNION**  
 P.O. Box 350 P.O. Box 44  
 Atlantic, IA 50022-0350 Creston, IA 50801

# LOANLINER

## Application

- HOW TO APPLY**
- Please complete front and back of application
  - Sign on back page
  - Return completed application to credit union
  - An incomplete or unsigned application may delay processing

**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 **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

**LOANLINER® Account/Loan:**  Individual  Joint Amount Requested \$ \_\_\_\_\_ Purpose/Collateral: \_\_\_\_\_  
 (Including ATM/Debit Card Access to the Account if Available)

**Repayment:**  Payroll Deduction  Cash  Military Allotment  Automatic Payment

**Payment Protection**  Single Credit Disability Insurance  Single Credit Life Insurance  Joint Credit Disability Insurance  Joint Credit Life Insurance

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

| Applicant   |  |                       |
|---|--|-----------------------|
| NAME (Last - First - Initial)   |  |                       |
| ACCOUNT NUMBER  | SOCIAL SECURITY NUMBER   |                       |
| DRIVER'S LICENSE NUMBER / STATE   | LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) |                       |
| BIRTH DATE  | HOME PHONE   | BUSINESS PHONE/ EXT.  |
| E-MAIL ADDRESS  |  |                       |
| PRESENT ADDRESS (Street - City - State - Zip)   | <input type="checkbox"/> OWN <input type="checkbox"/> RENT           | YEARS AT THIS ADDRESS |
| PREVIOUS ADDRESS (Street - City - State - Zip)  | <input type="checkbox"/> OWN <input type="checkbox"/> RENT           | YEARS AT THIS ADDRESS |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:<br><input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) |  |                       |
| Employment/Income   |  |                       |
| NAME AND ADDRESS OF EMPLOYER  |  |                       |
| TITLE/GRADE   | START DATE   | HOURS AT WORK         |
| SUPERVISOR'S NAME   | IF SELF EMPLOYED, TYPE OF BUSINESS                                   |                       |
| <b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.  |  |                       |
| EMPLOYMENT INCOME   | OTHER INCOME   |                       |
| \$ _____ PER _____  | \$ _____ PER _____   |                       |
| <input type="checkbox"/> NET <input type="checkbox"/> GROSS   | SOURCE   |                       |
| <b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>WHERE _____ ENDING/SEPARATION DATE _____   |  |                       |
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS   | STARTING DATE  | ENDING DATE           |

| Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other   |  |                       |
|---|--|-----------------------|
| NAME (Last - First - Initial)   |  |                       |
| ACCOUNT NUMBER  | SOCIAL SECURITY NUMBER   |                       |
| DRIVER'S LICENSE NUMBER / STATE   | LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self) |                       |
| BIRTH DATE  | HOME PHONE   | BUSINESS PHONE/ EXT.  |
| E-MAIL ADDRESS  |  |                       |
| PRESENT ADDRESS (Street - City - State - Zip)   | <input type="checkbox"/> OWN <input type="checkbox"/> RENT     | YEARS AT THIS ADDRESS |
| PREVIOUS ADDRESS (Street - City - State - Zip)  | <input type="checkbox"/> OWN <input type="checkbox"/> RENT     | YEARS AT THIS ADDRESS |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:<br><input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) |  |                       |
| Employment/Income   |  |                       |
| NAME AND ADDRESS OF EMPLOYER  |  |                       |
| TITLE/GRADE   | START DATE   | HOURS AT WORK         |
| SUPERVISOR'S NAME   | IF SELF EMPLOYED, TYPE OF BUSINESS                             |                       |
| <b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.  |  |                       |
| EMPLOYMENT INCOME   | OTHER INCOME   |                       |
| \$ _____ PER _____  | \$ _____ PER _____   |                       |
| <input type="checkbox"/> NET <input type="checkbox"/> GROSS   | SOURCE   |                       |
| <b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>WHERE _____ ENDING/SEPARATION DATE _____   |  |                       |
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS   | STARTING DATE  | ENDING DATE           |

|   |              |   |              |
|---|--------------|---|--------------|
| <b>Applicant Reference</b>              | RELATIONSHIP | <b>Other Reference</b>                  | RELATIONSHIP |
| NAME AND ADDRESS                        |              | NAME AND ADDRESS                        |              |
| OF NEAREST RELATIVE NOT LIVING WITH YOU | HOME PHONE   | OF NEAREST RELATIVE NOT LIVING WITH YOU | HOME PHONE   |

| What You Owe   | CREDITOR NAME OTHER THAN THIS CREDIT UNION<br>(Attach additional sheet(s) if necessary) | INTEREST RATE | PRESENT BALANCE | MONTHLY PAYMENT | OWED BY   |       |
|--|---|---------------|-----------------|-----------------|-----------|-------|
|  |   |               |                 |                 | Applicant | Other |
| <input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE<br><small>(Include Tax and Ins.)</small> |   |               | \$              | \$              |           |       |
| 2nd MORTGAGE   |   |               | \$              | \$              |           |       |
| 1st AUTO LOAN  |   |               | \$              | \$              |           |       |
| 2nd AUTO LOAN  |   |               | \$              | \$              |           |       |
| CHILD-CARE   |   |               | \$              | \$              |           |       |
| CHILD SUPPORT  |   |               | \$              | \$              |           |       |
| CREDIT CARD  |   |               | \$              | \$              |           |       |
| CREDIT CARD  |   |               | \$              | \$              |           |       |
| OTHER  |   |               | \$              | \$              |           |       |
| OTHER  |   |               | \$              | \$              |           |       |
| LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:                           |   |               | <b>TOTALS</b>   | \$              | \$        |       |

| What You Own     | LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION | MARKET VALUE | PLEGDED AS COLLATERAL FOR ANOTHER LOAN |    |    | OWNED BY  |       |
|------------------|--|--------------|--|----|----|-----------|-------|
|                  |  |              | YES                                    | NO | NO | Applicant | Other |
| HOME             |  | \$           |  |    |    |           |       |
| AUTO             |  | \$           |  |    |    |           |       |
| SAVINGS          |  | \$           |  |    |    |           |       |
| CHECKING         |  | \$           |  |    |    |           |       |
| OTHER (Describe) |  | \$           |  |    |    |           |       |

|   |  |                  |              |
|---|--|------------------|--------------|
| <b>Other Information About You</b>  | <b>IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET</b> |                  |              |
|   |  | <b>APPLICANT</b> | <b>OTHER</b> |
|   |  | YES NO           | YES NO       |
| 1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?  |  | ____             | ____         |
| 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 IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT? |  | ____             | ____         |
| 3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?  |  | ____             | ____         |
| 4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?<br>FOR WHOM (Name of Others Obligated on Loan):   |  | ____             | ____         |
|   | TO WHOM (Name of Creditor):  |                  |              |

**State Law Notices**      **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 for 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 RESIDENTS ONLY      DATE

| Signatures  |  |  |  |
|---|--|--|--|
| <p>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, renewal or extension of the credit received. You understand that the</p> | <p>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.</p> |  |  |
| <input checked="" type="checkbox"/> (SEAL)<br>APPLICANT'S SIGNATURE      DATE   | <input checked="" type="checkbox"/> (SEAL)<br>OTHER SIGNATURE      DATE  |  |  |

| For Credit Union Use Only           |                                     |                  |           |                                     |       |       |                               |
|-------------------------------------|-------------------------------------|------------------|-----------|-------------------------------------|-------|-------|-------------------------------|
| DATE                                | APPROVED                            | APPROVED LIMITS: | SIGNATURE | LINE OF CREDIT                      | OTHER | OTHER | DEBT RATIO/SCORE BEFORE AFTER |
|                                     | DENIED (Adverse Action Notice Sent) |                  | \$        | \$                                  | \$    | \$    |                               |
| LOAN OFFICER COMMENTS:              |                                     |                  |           |                                     |       |       |                               |
| SIGNATURES:                         |                                     |                  |           |                                     |       |       |                               |
| <input checked="" type="checkbox"/> |                                     |                  |           | <input checked="" type="checkbox"/> |       |       |                               |
| DATE                                |                                     |                  |           | DATE                                |       |       |                               |