

LOAN APPLICATION FOR MEMBERS CHOICE CREDIT UNION, INC.			Account #:
NEED RECENT PAYSTUB	Payment Book: YES or NO	Salvage Title: YES or NO	Payment Protection: YES or NO
	Payroll Deduction: YES or NO	Gap Insurance: Yes or No	D: _____ L: _____

PURPOSE OF LOAN:	COLLATERAL: Buying From:	IS TAX & TITLE INCLUDED IN AMOUNT REQUESTED: PLEASE CIRCLE: YES or NO	MONTHS (PLEASE CIRCLE): 6-12-24-36-48-60-other _____ AMOUNT REQUESTED: \$
PURCHASING	YEAR	MAKE/MODEL	BODY TYPE
SERIAL #	MILEAGE		
PLEASE CIRCLE: NEW - USED - DEMO		2DR-4DR-EXT.CAB-4X4-2X2 DIESEL - COLOR _____	
OPTIONS: AUTO-AIR-CD-CRUISE-P.WIN-P.LOCKS-P.SEAT-HEATED SEATS-THEFT ALARM-NAVIGATION SYSTEM SUNROOF-ALUM WHEELS-LEATHER SEATS-THIRD SEAT-REAR AIR-REAR ENTERTAINMENT			INSURANCE AGENT: PHONE:

FIRST NAME	INITIAL	LAST NAME	BIRTHDATE	SOCIAL SECURITY #	#OF DEPENDANTS
CURRENT ADDRESS	CITY	STATE	ZIP	PHONE	LENGTH AT ADDRESS
PREVIOUS ADDRESS	CITY	STATE	ZIP		LENGTH AT ADDRESS
HOME: RENT OWN	PURCHASE PRICE: \$ _____ ESTIMATED VALUE : \$ _____	OTHER INCOME: \$ _____ (ALIMONY, CHILD SUPPORT, OR OTHER) Need not be revealed if borrower (s) do not choose to have it considered for repayment of this loan			
CURRENT EMPLOYER	POSITION	YRS	PHONE	GROSS INCOME/MONTHLY	
PREVIOUS EMPLOYER	POSITION	YRS	PHONE	GROSS INCOME/MONTHLY	
BANK:	CHECKING ACCT.#:	SAVINGS ACCT.#:			
<u>NEAREST RELATIVE</u> <i>Not living with you</i>	<u>ADDRESS</u>	<u>PHONE</u>			

COMPANY/CREDITOR	COLLATERAL/PURPOSE	ORIGINAL AMOUNT/CREDITLINE	UNPAID BALANCE	MONTHLY PAYMENT
HOME	PLEASE CIRCLE ONE: MTG.RENT-LAND CONTRACT			
AUTO #1	YEAR/MAKE/MODEL			
AUTO #2				
ONLY FILL OUT IF CONSOLIDATING CREDIT CARD:				
CREDIT CARD:				
CREDIT CARD:				

Are there any other person(s) obligated on any of the above loans? YES or NO Which ones and Who? _____ ARE YOU A COMAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN? YES or NO For Whom? _____ Are there any unsatisfied judgements against you? YES or NO If yes, to whom owed? _____ Have you been declared bankrupt or filed chapter 13 in the last 14 years? YES or NO If yes, where? _____ What year _____

EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE.I UNDERSTAND THAT YOU WILL RETAIN TH IS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT & EMPLOYMENT HISTORY & TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME. THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDITWORTHY MEMBERS & THE CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS WITH THIS LAW.

I/we authorize Members Choice Credit Union to utilize mobile cellular texting in regards to this loan. If, at anytime, I want to opt out of text notifications, I/we would reply STOP. Initial _____

APPLICANT: _____ DATE: _____

TO BE COMPLETED BY CO-MAKER

RELATIONSHIP TO APPLICANT (IF ANY): _____

FIRST NAME	INITIAL	LAST NAME	BIRTHDATE	SOCIAL SECURITY #	#OF DEPENDANTS
CURRENT ADDRESS		CITY	STATE	ZIP	PHONE
PREVIOUS ADDRESS		CITY	STATE	ZIP	LENGTH AT ADDRESS
HOME: RENT OWN	PURCHASE PRICE: \$ _____ ESTIMATED VALUE: : \$ _____		OTHER INCOME: \$ _____ (ALIMONY, CHILD SUPPORT, OR OTHER) Need not be revealed if borrower (s) do not choose to have it considered for repayment of this loan.		
CURRENT EMPLOYER		POSITION	YRS	PHONE	GROSS INCOME/MONTHLY
PREVIOUS EMPLOYER		POSITION	YRS	PHONE	GROSS INCOME/MONTHLY
BANK:		CHECKING ACCT.#:	SAVINGS ACCT.#:		

<u>NEAREST RELATIVE</u> <i>Not living with you</i>	<u>ADDRESS</u>	<u>PHONE</u>
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COMPANY/CREDITOR	COLLATERAL/PURPOSE	ORIGINAL AMOUNT/CREDITLINE	UNPAID BALANCE	MONTHLY PAYMENT
HOME	PLEASE CIRCLE ONE: MTG.RENT-LAND CONTRACT			
AUTO #1 AUTO #2	YEAR/MAKE/MODEL			
ONLY FILL OUT IF CONSOLIDATING CREDIT CARD:				
CREDIT CARD:				
CREDIT CARD:				

EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME. MCCU WILL ASK FOR PROOF OF NAME, ADDRESS, DATE OF BIRTH, SOCIAL SECURITY NUMBER, & OTHER INFO TO ID THE MEMBER SUCH AS DRIVERS LICENSE DUE TO THE USA PATRIOT ACT.

CO-MAKER: _____	DATE: _____
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<p>TO BE COMPLETED BY THE CREDIT UNION:</p> <p><input type="checkbox"/> APPROVED AS SUBMITTED</p> <p><input type="checkbox"/> REJECTED AS SUBMITTED: REASON _____</p> <p><input type="checkbox"/> over unsecured policy limit</p> <p><input type="checkbox"/> delinquent past/present obligations</p> <p><input type="checkbox"/> excessive obligations</p> <p><input type="checkbox"/> open suits, judgments, collections</p> <p><input type="checkbox"/> COUNTER OFFER: _____</p>	<p>APPROVAL/DISAPPROVAL ACTION</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>LOAN OFFICER: _____</p> <p>DATE: _____</p> </div>
<p>APPEAL COMMITTEE ACTION</p> <p>Signatures: Approved/Rejected _____ Date _____</p> <p> Approved/Rejected _____ Date _____</p> <p> Approved/Rejected _____ Date _____</p>	