

Hockley County School Employees Credit Union 504 Clubview Drive Levelland, TX 79336-6312 806-894-6204 fax 806-897-4071

CONSUMER LOAN APPLICATION

www.hcsecu.org												T	- }	عاد	3 6
Date		Account Number													
APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account. Type of Credit. Check the type of credit for which you wish to apply. Individual credit If you are applying for individual credit, complete the Applicant section. Joint credit If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.															
You must initial here if you intend to apply for Joint Credit: X															
Spouse Information. You m of repayment; (3) you live in a property agreement or comm	nunity pr	complete the Spouse section unity property state (AZ, CA, operty trust.	n if any ID, LA,	of the f NM, N	following apply: V, TX, WA, WI	(1) <u>(</u> or Pu	your s uerto F	pouse v Rico); or	vill use your a (4) you are a	account an Alasi	; (2) yo ka resid	ou are relying on your dent and are currently	spouse subjec	e's income a ct to a comm	s a source unity
TYPE OF CREDIT APPLIED															
Loan Type:							Payment Method: Cash Payroll Deduction								
Amount Requested: Term (months):							☐ Automatic Payment ☐ Military Allotment								
Purpose:							Payment Frequency: Monthly Other								
Optional Payment Protection – If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. Are you interested in having this loan protected? Yes No															
☐ APPLICANT ☐ CO)-SIGN	ER				☐ SPOUSE ☐ CO-APPLICANT									
Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:							Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:								
☐ MARRIED ☐ SEPARATEI APPLICANT NAME	р П(JINMARRIED (Single, Divorced, V	vidowed	1)		_	MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed) SPOUSE/CO-APPLICANT NAME								
SOCIAL SECURITY NO.	DRIVER	S LICENSE NO. & STATE	BIRTH	1 DATE			SOCIAL	SECURI	TY NO.	[DRIVER'S LICENSE NO. & STATE			BIRTH DATE	
HOME PHONE NO.	ME PHONE NO. CELL PHONE* DO			OO YOU:			HOME PHONE NO.				CELL PHONE*			DO YOU:	
				OWN RENT									☐ own [RENT	
MOTHER'S MAIDEN NAME E-MAIL ADDRESS							MOTHER'S MAIDEN NAME RELATIONSHIP TO AP				LICANT	I			
CURRENT STREET ADDRESS			APT.	NO.	SINCE		CURRENT STREET ADDRESS						APT. NO.	SINCE	
CITY/STATE/ZIP						_	CITY/STATE/ZIP								
					ARS THERE	_	FORME	D ADDDI	ESS(if current les	o than 2	0.000)			VEAF	S THERE
FORMER ADDRESS (if current less than 2 years) YEAR					AKS THERE		FURIVIE	K ADDKI	:55(ii current les	ss man 2 y	ears)			YEAR	(S THERE
PERSONAL REFERENCE 1 (Name and Address) RELATION				TIONSHIP			PERSONAL REFERENCE 1 (Name and Address)					RELA	RELATIONSHIP		
PHONE N				NO.								PHONE NO.			
- CURRENT EMPLOYER HIRE DATE						Х	CURRE	NT EMPL	OYER					HIRE DATE	
CURRENT ADDRESS					CURRENT ADDRESS										
WORK PHONE NO. POSITION MONTHLY				GROSS I	GROSS INCOME WORK PHONE NO.				10.	POSITION MONTHLY			THLY GROSS IN	COME	
\$ FORMER EMPLOYER (if current less than 2 years)						L	FORMER EMPLOYER (if current less than 2 years)					\$			
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SOURCE OF OTHER INCOME FREQUENCY MONT				ITHLY INCOME			SOURCE OF OTHER INCOME FREQUENCY MONTHLY INCOME \$								
ASSETS & DEPOSITS PIE	ease check	the appropriate box below INDICATE		pplicant	OR C Snouse/	Co-Apr	nlicant						3		
ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: A - Appropriate b				ppilodin	CURRENT BALANCE	С	CHECK C	ONE C	TYPE		FINAN	ICIAL INSTITUTION NAME		CURI BALA	
A G HIFE				\$	D. ID HIVE		^	U	IIFL					\$	
			\$										\$		
AUTO #1 MAKE MODEL YEAR				VALUE \$	А	UTO #2	MAKE		MOD	EL	YEAR		VALUE \$		
REAL ESTATE TYPE VALUE						0	THER A	SSETS						VALUE	
				\$		1								\$	

CREDIT INFORMATION Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED											
PLE A	EASE CH	ECK D	LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS					
A	C	D	RENT OR MORTGAGE			· · · · · · · · · · · · · · · · · · ·					
					Applie	Co-					
FINANCIAL INFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET. Applicant YES NO YES											
			R FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER. F ANY OUTSTANDING JUDGMENTS?	13?	-						
2. DO YOU HAVE ANY OUTSTANDING JUDGMENTS? 3. HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?											
4.											
5. 6											
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? Total Control of the Control											
FOF	NHO	M (Nar	ne of other obligated on loan):	TO WHOM (Name of Creditor):							
			S – Are you currently on active military duty? Yes No e information stated in this Loan Application is true and correct to the best of your knowledge.	Vou outhorize the Credit Union to obtain gradit reports	unhan undating its reserves in son	nection with one review					
incre	ase, ex	tension	or renewal of credit, and in connection with any collection activities involving credit extended to	you. The Credit Union may also obtain credit reports to	update, increase, extend, renew of	or collection of the credit					
notif	y the Ćr	rédit Un	ilse or misleading statements in your application may cause any loan to be in default. You agi on in writing immediately of any changes in your name, address or employment. You understa	nd that it is a federal crime to willfully and deliberately pi	rovide incomplete or incorrect info	ormation to obtain credit.					
If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to											
the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.											
*Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number.											
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.											
OHIO RESIDENTS: The Ohio laws against discrimination requires that all creditors make credit equally available to all credit worthy 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: For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your											
spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned. Wisconsin Resident Signature Date											
X App	licant/	Co-Siç		X Spouse/Co-Applicant		Date					
Cre	edit U	nion l	Jse Only								
			Yes	Comments:							
			BeforeAfter								
				Loan Officer Signature		Date					
ΙШ	-COA I	votice a	nd reason for Rejection sent or delivered on	X							