

NOTICE: Married applicants may apply for individual credit. Check the box indicating the type of credit you are applying for: Individual Credit; Joint Credit. Member Account Number _____ Requested Credit Limit: \$500 \$1,000 \$1,500 \$2,500 \$5,000 Other _____

- 1) Complete applicant section if you are relying only on your own income and assets to establish credit.
 2) Complete other applicant section providing information about your spouse or former spouse if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI, or if you are relying on alimony, child support or separate maintenance payments to establish credit.
 1) Complete applicant and co-applicant section providing information about you and the other party.
 2) Each joint applicant must sign below.

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

If you are applying for credit in your name only, do not complete portion on co-applicant. Check One Co-Applicant (Joint) Authorized Users

APPLICANT NAME				CO-APPLICANT NAME					
HOME ADDRESS (STREET & NO.)			HOW LONG?	HOME ADDRESS (STREET & NO.)			HOW LONG?		
CITY-STATE-ZIP				CITY-STATE-ZIP					
PREVIOUS HOME ADDRESS			HOW LONG?	PREVIOUS HOME ADDRESS			HOW LONG?		
HOME PHONE NO.		BIRTH DATE	NO. OF DEPENDENTS	AGES	HOME PHONE NO.		BIRTH DATE	RELATIONSHIP TO APPLICANT	
SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE				SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE	
MOTHER'S MAIDEN NAME				MOTHER'S MAIDEN NAME					
BUSINESS PHONE NO.		GROSS MONTHLY INCOME \$		NET MONTHLY PAY \$		BUSINESS PHONE NO.		GROSS MONTHLY INCOME \$	NET MONTHLY PAY \$
EMPLOYER		POSITION		HOW LONG?		EMPLOYER		POSITION	HOW LONG?
BUSINESS ADDRESS				BUSINESS ADDRESS					

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. Alimony, child support, separate maintenance received under: court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding <input type="checkbox"/> Other income: \$ _____ per _____. Source(s) of other income: _____ Is any income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet.) <input type="checkbox"/> No		Alimony, child support, separate maintenance received under: court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding <input type="checkbox"/> Other income: \$ _____ per _____. Source(s) of other income: _____ Is any income listed in this Section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet.) <input type="checkbox"/> No	
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OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

MORTGAGEE OR LANDLORD	PAYMENT ADDRESS	APPROX. MARKET VALUE	ORIGINAL AMOUNT \$	BALANCE DUE \$	MO. PMT./RENT \$
AUTO OWNED - MAKE	FINANCED BY		\$	MONTHLY PMT. \$	\$
NAME AND ADDRESS (OTHER DEBTS)		ACCOUNT NUMBER	\$	\$	\$
			\$	\$	\$

Other Obligations - (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

CHECKING/SHARE DRAFT ACCT. NO.	LOCATION	SAVINGS ACCOUNT NO.	LOCATION
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NAME OF (2) REFERENCES NOT LIVING WITH YOU	ADDRESS (CITY-STATE-ZIP)	RELATIONSHIP
1)		
2)		

Are you a co-borrower, co-signer, endorser, or guarantor on any loan or contract? Yes No If "yes" for whom? _____ To whom? _____

Are there any unsatisfied judgements against you? Yes No If "yes" to whom owed? _____

Have you ever had a car or other personal property repossessed by a creditor, filed for bankruptcy, or been a party to a wage assignment or collection suit? Yes No
 If your answer to any part of the question is yes, please give details.

COMPLETE THE FOLLOWING ONLY IF YOU RESIDE IN A COMMUNITY PROPERTY STATE (ARIZONA, CALIFORNIA, IDAHO, LOUISIANA, NEVADA, NEW MEXICO, TEXAS, WASHINGTON OR WISCONSIN); OR IF ANOTHER PERSON WILL BE JOINTLY LIABLE ON THE ACCOUNT. Married Separated Unmarried

This statement is submitted to obtain credit and I (We) certify that all information herein is true and complete. I (We) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. If this application is approved and a VISA card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the VISA card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the VISA card(s) and all amendments. My (our) signature(s) represent(s) acknowledgement of receipt and agreement to the terms and conditions of the VISA Credit Card Agreement and Disclosures.

APPLICANT'S SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X	DATE
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By signing this contract, you agree that this Credit Union has a security interest, pledge, in all present or future shares and deposit with us, in Credit Union account number(s) _____ and _____ to the extent in which you have a right to withdraw those sums for your personal use. The Credit Union may transfer from any deposit account to your Visa Classic account if you are delinquent or otherwise in default. In addition, collateral securing your other loans with the Credit Union account number(s) _____ and _____ will also secure credit extended under this agreement. If you withdraw all your shares, you are no longer a member of the Credit Union, and you may not receive any more advances under this agreement.

APPLICANT'S SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X	DATE
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FOR CREDIT UNION USE ONLY

CREDIT LIMIT \$ _____ CLASSIC GOLD APPROVED NOT APPROVED
 VISA ACCOUNT NO. _____ LOAN COMMITTEE OR LOAN OFFICER _____
 _____ DATE _____