

Consumer Loan Application

Cheney Federal Credit Union
P.O. Box 160
Cheney, WA 99004-0160
Phone: 509.235.6533
Fax: 509.235.6544
www.cheneyfcu.com



TYPE OF ACCOUNT REQUESTED

YOU AND YOURS MEANS APPLICANT & CO-APPLICANT. Please check the appropriate box.

☐ **Individual.** If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the Co-Applicant Section.

☐ **Joint.** If you are applying for a joint account or an account that you and another person will use, complete all Sections.

☐ If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in the Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income of assets you are relying. If you reside in a community property state or income is derived from a community property state, all Sections of the application should be completed.

☐ Consumer Loan Amount Requested: \$

☐ Line of Credit Amount Requested: \$

APPLICANT INFORMATION

Applicant's Name			Member Number	
Social Security #	Date of Birth	Driver's License Number	State	
Physical Address: Street, City, State, And Zip <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other			Time At This Address	
Mailing Address if Different Than Physical Address			Number In Household	
Phone Numbers Home #	Work #	Cell #	Email Address:	
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <input type="checkbox"/> Domestic Partner				
Borrower's Present Employer		If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns. Gross Monthly Income \$ Hired Date :		
Employer Address				
Additional Income Source: Monthly Amount \$ Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.				

CO-APPLICANT INFORMATION

Co-Applicant's Name			Member Number	
Social Security Number	Date Of Birth	Driver's License Number	State	
Physical Address: Street, City, State, And Zip <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other			Time At This Address	
Mailing Address If Different Than Physical Address			Number in Household	
PHONE Numbers Home #	Work #	Cell #	Email Address:	
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <input type="checkbox"/> Domestic Partner				
Co-Borrower's Present Employer		If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns. Gross Monthly Income \$ Hired Date :		
Employer Address				
Additional Income Source: Monthly Amount \$ Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.				

PERSONAL REFERENCES

Name	Address	Phone	Relationship
Name	Address	Phone	Relationship

LIABILITIES <i>If Insufficient Space, Attach Additional Sheet Describing Additional Assets and Debts. Loan Decision May Be Adversely Affected If All Debt Information is Not Listed.</i>					
Housing: Landlord/Mortgage Co. Property Taxes Included? Yes <input type="checkbox"/> No <input type="checkbox"/>	Monthly Payment	Balance owing			
	\$	\$			
2 nd Mortgage and/or Taxes	Monthly Payment	Balance Owing			
	\$	\$			
Creditor	Monthly Payment	Balance Owing			
	\$	\$			
Creditor	Monthly Payment	Balance Owing			
	\$	\$			
Creditor	Monthly Payment	Balance Owing			
	\$	\$			
Creditor	Monthly Payment	Balance Owing			
	\$	\$			
Creditor	Monthly Payment	Balance Owing			
	\$	\$			
Creditor	Monthly Payment	Balance Owing			
	\$	\$			
* If A Yes Answer Is Given To A Question, Explain On An Attached Sheet *					
CONSUMER LOAN APPLICATION SIGNATURES					
By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application for any applicant or authorized user. <u>Signature by two persons below indicates intent to apply for joint credit.</u>					
BORROWER				DATE	
BORROWER				DATE	
CREDIT INSURANCE/PAYMENT PROTECTION					
PAYMENT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.					
Are you interested in having your loan protected? <input type="checkbox"/> YES <input type="checkbox"/> NO					
If you answer YES, Cheney Federal Credit Union will disclose the cost of this voluntary payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to be effective.					
FOR CREDIT UNION USE ONLY					
Credit Score _____					
Employment Verified <input type="checkbox"/> Yes <input type="checkbox"/> No		Total Monthly Income \$ _____			
Income Verified <input type="checkbox"/> Yes <input type="checkbox"/> No		Net Income \$ _____		Debt Ratio _____/_____	
<input type="checkbox"/> Line of Credit Limit Approved \$ _____		<input type="checkbox"/> Loan Amount Approved \$ _____		<input type="checkbox"/> Account/Loan Denied	
Date: _____		Reviewed by _____			