

MIDWEST UTILITIES CREDIT UNION
 1601 UNIVERSITY AVENUE
 WATERLOO, IOWA 50701
 (319) 291-4699/FAX# (319)291-7381

DATE: _____ RATE: _____ TERM: _____

ACCOUNT NUMBER AND L TYPE

Loan Application
(Please Complete in INK)

Married persons may apply for an individual account.

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(S).

INDIVIDUAL CREDIT - Complete the appropriate sections. Complete information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA or WI) or if your spouse will use the account, or information about the person making payments if you are relying on alimony, spousal support or child support or separate maintenance as a basis for repayment of the credit requested.
 JOINT CREDIT. Complete all sections with information about you and your other applicant.

This account is to be an : Individual Credit Joint Credit CO-Maker

LOAN REQUEST:

I AM REQUESTING:

UNSECURED CREDIT OF \$ _____ AN UNSECURED LINE OF CREDIT \$ _____

SECURED CREDIT OF \$ _____ CLOSED END LOAN OF \$ _____

SECURITY TO BE _____

The purpose of the loan I have requested is _____

A. BORROWER		Soc. Sec. No	
NAME (Last, First, Initial)			
CURRENT STREET ADDRESS			
CITY		STATE	ZIP
HOME PHONE NO.	DRIVERS LICENSE NO.		
DATE OF BIRTH			

B. CO-BORROWER/ CO-MAKER		Soc. Sec. No	
NAME (Last, First, Initial)			
CURRENT STREET ADDRESS			
CITY		STATE	ZIP
HOME PHONE NO.	DRIVERS LICENSE NO.		
DATE OF BIRTH			

A. BORROWER			
EMPLOYER			
ADDRESS		CITY	STATE
POSITION/JOB TITLE		SUPERVISOR	
PHONE NUMBER	START DATE	GROSS MONTHLY \$	

B. CO-BORROWER/CO-MAKER			
EMPLOYER			
ADDRESS		CITY	STATE
POSITION/JOB TITLE		SUPERVISOR	
PHONE NUMBER	START DATE	GROSS MONTHLY \$	

OTHER INCOME. YOU NEED NOT LIST INCOME FROM ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE UNLESS YOU WISH IT CONSIDERED FOR PURPOSES OF GRANTING THIS CREDIT.

TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
IS ANY INCOME LISTED LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? <input type="checkbox"/> YES <input type="checkbox"/> NO	

TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
IS ANY INCOME LISTED LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? <input type="checkbox"/> YES <input type="checkbox"/> NO	

A. BORROWER'S PERSONAL REFERENCES

NEAREST RELATIVE NAME (NOT LIVING WITH YOU)	PHONE NO.
RELATIVE ADDRESS	RELATIONSHHIP
PERSONAL REFERENCE (NOT RELATED)	PHONE NO.
PERSONAL REFERENCE ADDRESS	

B. CO-BORROWER/MAKER PERSONAL REFERENCES

NEAREST RELATIVE NAME (NOT LIVING WITH YOU)	PHONE NO.
RELATIVE ADDRESS	RELATIONSHHIP
PERSONAL REFERENCE (NOT RELATED)	PHONE NO.
PERSONAL REFERENCE ADDRESS	

A. + B. GENERAL QUESTIONS

IF A "YES" ANSWER IS GIVEN TO A QUESTION PLEASE EXPLAIN ON AN ATTACHED SHEET.	BORROWER		CO-BORROWER	
	YES	NO	YES	NO
HAVE YOU EVER FILED A PETITION FOR CHAPTER 13?				
HAVE YOU FILED FOR BANKRUPTCY WITHIN THE LAST 7 YEARS?				
ARE ANY SUITS PENDING, JUDGEMENTS UNSATISFIED, ALIMONY OR MAINTENANCE AWARDS AGAINST YOU?				
HAVE YOU EVER HAD ANY AUTO, FURNITURE OR OTHER PROPERTY REPOSSESSED?				
DO YOU HAVE ANY PAST DUE BILLS?				
ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOAN OR NOTE?				
IF YES, LIST NAME AND AMOUNT				
HAVE YOU EVER APPLIED FOR CREDIT USING ANOTHER NAME?				
LIST OTHER NAMES:				

A. + B. DEBT LISTINGS

The Debts I/We Owe Are:

Monthly Amounts

Rent/Mortgage: _____

Auto Loan: _____

Second Auto: _____

Personal Loan(s) _____

Credit Card: _____

Credit Card: _____

Credit Card: _____

Other Debt: _____

Grand total: _____

By signing below, I certify that the information on both sides of this application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful overvaluation of any land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code.

I authorize you to gather whatever credit and employment information you consider necessary and appropriate.

I authorize you to give information concerning your credit experience with me to others.

I understand that you will retain this application whether or not credit is approved.

If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application.

PLEASE SUBMIT COPY OF CURRENT PAYCHECK STUB(S) OR OTHER DOCUMENTATION FOR TOTAL INCOME WHEN REQUESTED.

X _____ x _____
 BORROWER SIGNATURE DATE OTHER SIGNATURE, IF APPLICABLE DATE

OFFICE USE ONLY

At a meeting held on _____, and recorded in the minutes of _____, 20_____, a loan in the amount of \$ _____

Was approved on the conditions requested by the borrower except as to the following (List any changes here): _____

Loan reviewed by: _____ Credit Committee or Credit Union Loan Officer Signature _____

_____ Credit Committee or Credit Union Loan Officer Signature _____