

Married Applicants: May apply for a separate account. **Individual Credit:** You must complete the Member/Borrower section about yourself and the Co-Borrower section about your spouse if: 1. You live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), 2. Your spouse will use the account, or 3. You are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Co-Borrower section to the extent possible about the person on whose payments you are relying. **Joint Credit:** If you are applying with another person, complete the Member/Borrower and Co-Borrower sections. **Guarantor:** Complete the Co-Borrower section if you are guarantor on an account/loan.

Member/Borrower

Name: _____
 Address: _____
 City, State, Zip: _____
 Time at Residence: _____ Phone: _____
 email: _____
 DOB (MM/DD/YYYY): _____ SSN: _____
 Employer: _____
 Phone: _____
 Date of Hire (MM/DD/YYYY): _____
 Hourly \$: _____ Hrs per wk: _____ Monthly Gross \$: _____

Co-Borrower

Name: _____
 Address: _____
 City, State, Zip: _____
 Time at Residence: _____ Phone: _____
 DOB (MM/DD/YYYY): _____ SSN: _____
 Employer: _____
 Date of Hire (MM/DD/YYYY): _____
 Hourly \$: _____ Hrs per wk: _____ Monthly Gross \$: _____

Have you ever declared bankruptcy? No Yes Year: _____ Reason: _____

I/We wish to apply for \$ _____ for the purpose of _____

Desired payment \$ _____ Term: _____ Asset Value: _____

I/We would like the payment due on the _____ day of the month.

Creditor Payment Balance

Creditor	Payment	Balance
_____	\$ _____	\$ _____
Mtge./Rent/Contract for Deed	\$ _____	\$ _____
Home Equity or Imp/Lot Rent	\$ _____	\$ _____
Vehicle	\$ _____	\$ _____
Vehicle	\$ _____	\$ _____
Student Loan	\$ _____	\$ _____
Child Support/Alimony	\$ _____	\$ _____
Credit Card	\$ _____	\$ _____
Credit Card	\$ _____	\$ _____
Other	\$ _____	\$ _____

Total \$ _____ \$ _____

Other Income: (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.)

Source: _____

Amount: _____ Total Monthly Income \$ _____

Number of Dependents: _____ Ages: _____

Which office would you like to close your loan at:

Downtown Kenwood Miller Hill

Auto/Home Insurance Company & Agent: _____

I/We certify that all the statements in this application are true and complete and are made for the purpose of obtaining credit. I/We understand that HPCU will retain this application whether or not this loan is granted. I/We authorize HPCU to check my/our credit and employment history. I/We also authorize HPCU to give this credit experience with me/us to others.

Member Signature: _____ **Date:** _____

Co-Borrower Signature: _____ **Date:** _____

Wisconsin Residents Only: 1. No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of this agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened 2. Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature of WI residents only: _____ Date: _____