

FARM CREDIT EMPLOYEES FEDERAL CREDIT UNION

1. Please print (in ink) or type.
2. Complete both sides of application.
3. Use application to apply for one or more credit accounts.

Check appropriate box. (If married, I may apply for separate, individual credit.)

- | | | | |
|--|---|--|--|
| <input type="checkbox"/> Individual Credit - I am applying for credit in my name and relying on my own income or assets and not the income of another person as the basis for repayment of the credit I request. | <input type="checkbox"/> Joint Credit - I am applying for joint credit with another person. My relationship with the co-applicant is: _____ | <input type="checkbox"/> Individual Credit - I am applying for credit in my name, but I am relying on income from alimony, spousal support, child support or separate/ spousal maintenance; or I live in a community property state (AZ, CA, ID, LA, NM, TX, WA, WI) and I must provide information about my spouse. | <input type="checkbox"/> If I am applying for joint credit, secured credit or if I live in a community property state, I will indicate the following:
<input type="checkbox"/> Married <input type="checkbox"/> Separated
<input type="checkbox"/> Unmarried (single, divorced, widowed) |
|--|---|--|--|

Credit Account(s) I Am Applying For

Installment Loan or Line of Credit Account

Amount I request \$ _____

Purpose: _____

Collateral: _____

Repayment through: payroll deduction

Information About Me	About My Co-Applicant (I will complete this information only if I am applying with a co-applicant)
My Full Name	My Full Name
Driver's License Number Social Security No.	Driver's License Number Social Security No.
Date of Birth No. of dependents, excluding myself Ages	Date of Birth No. of dependents, excluding myself Ages
Street Address Apt. No. City State Zip	Street Address Apt. No. City State Zip
Yrs. At This Address <input type="checkbox"/> Own Home Phone Business Phone <input type="checkbox"/> Rent	Yrs. At This Address <input type="checkbox"/> Own Home Phone Business Phone <input type="checkbox"/> Rent
Previous Street Address City State Zip	Previous Street Address City State Zip
Current Employer Street Address City State Zip	Current Employer Street Address City State Zip
Type of Business Position/Title Supervisor Starting Date	Type of Business Position/Title Supervisor Starting Date
Employment Income (Gross) \$ _____ per	Employment Income (Gross) \$ _____ per
Additional Income (not including Alimony, child support, and Maintenance) Nature of income \$ _____ per	Additional Income (not including Alimony, child support, and Maintenance) Nature of income \$ _____ per
I will complete the following information only if I am relying on alimony, child support, or separate maintenance income to support my request for credit. Name of person supplying funds Address Phone No. Monthly Amt. How long payments are to continue?	I will complete the following information only if I am relying on alimony, child support, or separate maintenance income to support my request for credit. Name of person supplying funds Address Phone No. Monthly Amt. How long payments are to continue?
Previous Employer (within 2 yrs) Street Address City State Zip	Previous Employer (within 2 yrs) Street Address City State Zip
Position/Title Starting/Ending Date	Position/Title Starting/Ending Date
References	References
Name of Nearest Relative not living with me Address Phone No. Relationship	Name of Nearest Relative not living with me Address Phone No. Relationship
Name of Personal Friend, not my relative Address Phone No.	Name of Personal Friend, not my relative Address Phone No.
Checking Account Number Amount	Checking Account Number Amount
Savings Account Number Amount	Savings Account Number Amount
Name of Financial Institution and Address	Name of Financial Institution and Address

My assets (I should attach other sheets if necessary)					
Applicant			List home, auto, stocks, savings, etc. List other items owned free and clear	Market Value	Pledged as Collateral for Another Loan
Co-Applicant					
<input type="checkbox"/>	<input type="checkbox"/>	Home		\$	
<input type="checkbox"/>	<input type="checkbox"/>	Other		\$	
<input type="checkbox"/>	<input type="checkbox"/>	Other		\$	
<input type="checkbox"/>	<input type="checkbox"/>	Other		\$	
<input type="checkbox"/>	<input type="checkbox"/>	Other		\$	

My Credit Obligations (I should attach other sheets if necessary)							
Applicant			Creditor Name and Address	My Maximum Credit Line Limits	Payment Balance	Monthly Payment	No. months Past due
Co-Applicant							
<input type="checkbox"/>	<input type="checkbox"/>	Rent			\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Mortgage (incl. Tax & ins.)		\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Second Mortgage		\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Home assoc. Dues			\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Auto Loan			\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Auto Loan			\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Alimony/ spousal supp.			\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Child support/ Day Care costs			\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Credit Card		\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Credit Card		\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	Other Credit account		\$	\$	\$	
Totals					\$	\$	

Credit I have paid off and credit references: _____

Additional Credit Information: I understand these statements apply to both my co-applicant and me. If a "yes" answer is given to any statement, I will explain on an attached sheet.

Applicant		Co-Applicant		Applicant		Co-Applicant	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I have outstanding judgments.

I have declared bankruptcy in the last 10 years or had a check adjustment plan confirmed under Chapter 13 of the bankruptcy code.

I have had property foreclosed upon or given title or deed in lieu.

I am a party in a lawsuit.

I am other than a U.S. citizen or permanent resident alien.

My income is likely to reduce in the next two years.

I am a co-maker, co-signer or co-guarantor on any loan not listed above
For (name of other obligated on loan): _____
To (name of creditor): _____

Signatures

I state the information on this application is complete and accurate. I authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If I request, the credit union will tell me the name and address of any credit bureau from which it received a credit report on me. I understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on credit applications made to credit unions insured by the NCUA. If this application is accepted, I promise to pay all charges incurred and agree to be bound by the terms and conditions of the credit contract(s) I receive.

Applicant's Signature _____ Date: _____

Co-Applicant's Signature _____ Date: _____