

CONSUMER / INSTALLMENT LOAN APPLICATION



WAYNE COUNTY COMMUNITY FEDERAL CREDIT UNION

SMITHVILLE: 311 Kaufman Dr., Box 214, Smithville, OH 44677
PH: 330.669.2117 | FAX: 330.669.9216
 ORRVILLE: 100 West Market St., Orrville, OH 44667
PH: 330.682.2117 | FAX: 330.682.9216
Email: loans@wccfcu.com

FOR CREDIT UNION (LENDER) USE ONLY:

Account Number	Loan Number
Disability Insur: <input type="checkbox"/> Single <input type="checkbox"/> Joint	
Cred Life Insur: <input type="checkbox"/> Single <input type="checkbox"/> Joint	
VSI \$ _____	Warranty \$ _____
Gap Plus \$ _____	Filing Fee \$ _____
Credit Score(s): _____	
Proceeds chks PTOO: _____	
<input type="checkbox"/> Comkr: Name Acct #	

Application Date _____

MARRIED APPLICANTS may apply for a individual or separate account.

Check the type of credit account for which you wish to apply.

Individual Credit- You must complete the applicant section about yourself and the other section about your spouse if:

- (1) You live in a community property state (AK, AZ., CA, ID, LA, NM, NV, P.R., TX, WA, WI);
- (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

Joint Credit - If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.

x _____ x _____ **Initial here if you intend to apply for joint credit.**



TYPE OF CREDIT APPLICANT IS SEEKING

New Auto Used Auto Recreational Vehicle/Other Vehicle Loan Share Secured Loan Personal Loan

Purpose (please be specific): _____ Purchase
 Refinance

Loan Amount \$	Repayment Term (In Months)	1st Pymt Due Date:	Payment Amount \$
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Vehicle Loans: Type of Vehicle (e.g., auto, boat)			
Year and Make <small>(e.g., 2018 Honda)</small>	Model & Trim <small>(e.g., Civic EX sedan)</small>	VIN #	Vehicle Miles:
Transmission: <input type="checkbox"/> Automatic <input type="checkbox"/> Standard ___ spd	4WD AWD FWD RWD	Ext. Color:	Other Add Ons:
			NADA Value \$

APPLICANT INFORMATION

Complete for individual credit : Married Separated Unmarried (single, divorced, widowed) Please note: Ohio is not a community property state.

Full Name	Birth Date	Social Security Number	Mother's Maiden Name or Code Word (for security)
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Current Address	Years There	Previous Address (if current less than 2 years)	Years There
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Home Phone	Cell Phone	Email Address	# of Dependents & Current Age(s)
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Current Employer Name and Address	Occupation	Hire Date	Monthly Net (Take-Home) Income	Office Phone / Ext
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Previous Employer Name & Address (if current employer less than 2 years)	Occupation	Time at This Position	Monthly Net Income	Office Phone / Ext
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Name and address of reference not living with you	Relationship	Phone
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Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income Source 1	Start Date	Monthly Net Income \$	Other Income Source 2	Start Date	Monthly Net Income \$
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Do you...? <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other _____	Landlord/Mortgage Holder Name	Monthly Mortgage Payment or Rent \$ _____ <small>(If owned, present market value of home/RE: \$ _____)</small>	Balance Owed (if own) \$ _____	Do you pay Homeowners Assn, Condo Fees or Lot Rent ? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____ per _____
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APPLICANT'S PRESENT DEBTS AND PAYMENTS Attach additional sheets if necessary.

I am indebted to the following creditors. (List all debts such as vehicle loans, credit cards, installment loans, real estate mortgages, bills, etc.)

To Whom Owed (Company or Bank Name)	Purpose	Monthly Payment \$	Current Balance \$

Are you liable for spousal support, child support or maintenance payments?

Yes \$ ____ / month
 No

Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?

Yes
 No

What is your primary bank or financial institution?

OTHER APPLICANT INFORMATION

Check the box which applies: Co-Applicant Spouse If not spouse, indicate relationship (parent, friend, etc.): _____

Complete for joint credit or if you live in a community property state: Married Separated Unmarried (single, divorced, widowed) Please note: Ohio is not a community property state.

Full Name _____ Birth Date _____ Social Security Number _____ Mother's Maiden Name or Code Word (for security) _____

Current Address _____ Years There _____ Previous Address (if current less than 2 years) _____ Years There _____

Home Phone _____ Cell Phone _____ Email Address _____ # of Dependents and Current Age(s) _____

Current Employer Name and Address _____ Occupation _____ Hire Date _____ Monthly Net Income _____ Office Phone / Ext _____
\$ _____

Previous Employer Name & Address (if current less than 2 years) _____ Occupation _____ Hire Date/Leave Date _____ Monthly Net Income _____ Office Phone / Ext _____
\$ _____

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income Source 1	Start Date	Monthly Net Income	Other Income Source 2	Start Date	Monthly Net Income
		\$ _____			\$ _____

Do you...? Own Rent Other _____ Landlord/Mortgage Holder Name _____ Monthly Mortgage or Rent Payment \$ _____ Balance Owed (if own) \$ _____ Do you pay HOA/Condo Fees or Lot Rent? Yes No
(If owned, present market value of home/RE: \$ _____) Amount \$ _____ per _____

OTHER APPLICANT'S PRESENT DEBTS AND PAYMENTS Attach additional sheets if needed

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To Whom Owed (Company or Bank Name)	Purpose	Monthly Payment	Current Balance

Are you liable for spousal support, child support or maintenance payments?
 Yes \$ _____ / month
 No

Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?
 Yes
 No

What is your primary bank or financial institution?

ADDITIONAL QUESTIONS FOR BORROWER(S)

How did you hear about us, or why did you choose to apply to borrow with us? _____

During the next six months do you expect a change in your: <input type="checkbox"/> Employer <input type="checkbox"/> Residence <input type="checkbox"/> Financial situation If yes, please elaborate: _____	Are you currently a party in a lawsuit or other legal action? (This would include judgments, garnishments or legal proceedings.) <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain: _____	Are you a United States Citizen or permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No
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SIGNATURE(S) OF BORROWER(S)

All Borrowers: Please Read and Sign Below

You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union or its agent to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. You further authorize the Credit Union or its agent to obtain credit reports to update, increase, extend or renew credit with you. You understand the Credit Union will rely on the information in this application and your credit report to make its lending decision. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. If approved, collateral securing other loans you have with the credit union (except for loans secured by household goods or any dwelling) will also secure this loan.

The USA Patriot Act requires that we verify the identity of all account holders. We may ask you or your co-borrower to show proof of your identity.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Applicant Signature _____ Date _____ Co-Applicant / Co-Signer Signature _____ Date _____

For Credit Union use:
Date: _____ Loan Officer: _____