LOANLINER®

Midwest Regional Credit Union
P.O. Box 12217
Kansas City, KS 66112
(913)-3344200

Application

1 NOTE AND COMPLETE

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

☐ Individual Credit: Complete Applicant section. Complete Co-Applicant, Spouse, Guarantor (referred to as "Other") section: (1) about your spouse if you live in a community property State (AZ,CA,ID,LA,NM,NV,TX,WA,WI), or (2) if your spouse will use the Account. or (3) if there is a guarantor on this account. Please check box to indicate whom the information is about.

☐ Joint Credit: Provide information about both of you by completing Applicant and Other section.

Amount Requested $_____ Purpose: _____
Collateral:

Repayment: ☐ Payroll Deduction ☐ Cash ☐ Automatic Payment ☐ Military Allotment ☐

NOTICE OHIO APPLICANTS: 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.

STATEMENT OF INTENT

☐ Single Credit Disability
☐ Single Credit Life
☐ Joint Credit Life

The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

2 APPLICANT INFORMATION

APPLICANT	☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR
	Referred to as "Other" — *Use "SAA" if information is 'Same as Applicant'*
NAME (Last - First - Initial)	NAME (Last. First - Initial)
DRIVER'S LICENSE NUMBEWSTATE	DRIVERS UCENSE NUMBER/STATE
ACCOUNT NUMBER / SOCIAL SECURITY NUMBER	ACCOUNT NUMBER / SOCIAL SECURITY NUMBER
BIRTH DATE / HOME PHONE / BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - Slate - Zip) ☐ OWN ☐ RENT — YEARS AT THIS ADDRESS	YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip ☐ OWN ☐ RENT — YEARS AT THIS ADDRESS	PREVIOUS ADDRESS (Street - City - Slate - Zip) ☐ OWN ☐ RENT — YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT. SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single. Divorced. widowed)	
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	

3 EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER	
YOUR TITLE/GRADE / SUPERVISORS NAME	YOUR TITLE/GRADE / SUPERVISOR'S NAME
START DATE / HOURS AT WORK / IF SELF EMPLOYED, TYPE OF BUSINESS	START DATE / HOURS AT WORK / IF SELF EMPLOYED. TYPE OF BUSINESS
IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS	IF EMPLOYED IN CURRENT POSITION LESS M A NFIVE YEARS. COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS
STARTING DATE / ENDING DATE	STARTING DATE / ENDING DATE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT ☐ YES ☐ NO — WHERE — ENDING/SEPARATION DATE	IS DUTY STATION TRANSFER EXPECTED DURING NEXT ☐ YES ☐ NO — WHERE — ENDING/SEPARATION DATE

4 REFERENCES

Please include Street, City, State and Zip.

NAME AND ADDRESS OF CREDITOR(S) OF DEBTS PAID — TELEPHONE	NAME AND ADDRESS OF CREDITOR(S) OF DEBTS PAID OFF — TELEPHONE
NAME AND ADDRESS OF NWREST RELATIVE NOT LIVING WITH YOU	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
RELATIONSHIP / HOME PHONE	RELATIONSHIP / HOME PHONE
NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE — HOME PHONE	NAME AND ADDRESS OF PERSONAL FRIEND -NOT A RELATIVE — HOME PHONE

© CUNA MUTUAL INSURANCE SOCIETY, 1980, 82, 84, 86, 89. ALL RIGHTS RESERVE

	APPLICANT	OTHER (CO-APPLICANT, SPOUSE, GUARANTOR)
5 INCOME INFORMATION	NOTICE. Alimony, child support. or separate maintenance income need not be revealed if you do not choose to have it considered.	NOTICE. Alimony. child support, or separate maintenance income need not be revealed it you do not choose to have it considered.
	EMPLOYMENT INCOME: $ PER ☐ NET ☐ GROSS	EMPLOYMENT INCOME: $ PER ☐ NET ☐ GROSS
	OTHER INCOME: 8 PER SOURCE	OTHER INCOME: $ PER SOURCE

	APPLICANT	OTHER
6 ASSETS Check box for Applicant/Other. List all assets and account number(s)- Attach other sheets if necessary.	SHARE DRAFT OR CHECKING AMOUNT: $	SHARE DRAFT OR CHECKING AMOUNT: $
	NAME AND ADDRESS OF DEPOSITORY	NAME AND ADDRESS OF DEPOSITORY
	SAVINGS AMOUNT: $	SAVINGS AMOUNT: $
	NAME AND ADDRESS OF DEPOSITORY	NAME AND ADDRESS OF DEPOSITORY

APPUCANT / OTHER	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATIONOF PROPERTY For example: Auto. Boat, Stocks. Bonds. Cash. Household Goods Real Estate etc.	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHERLOAN
HOME		$	YES / No
		$	YES / No
		$	YES / No

7 DEBTS

In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

					MONTHLY PAYMENT	PAST DUE
☐ MORTGAGE (Incl. Tax & Ins.)			$	$	$	
			$	$	$	
			$	$	$	
			$	$	$	
			$	$	$	
			$	$	$	
			$	$	$	
			$	$	$	
			$	$	$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED		TOTALS	$	$	$	

8 FINANCIAL INFORMATION

These questions apply to both Applicant and Other.

IF A YES ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET	APPLICANT YES	APPLICANT NO	OTHER YES	OTHER NO
DO YOU HAVE ANY OUTSTANDINGJUDGEMENTS?				
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?				
HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS?				
ARE YOU A PARTY IN A LAWSUIT?				
ARE YOU OTHER THAN A U S CITIZEN OR PERMANENT RESIDENT ALIEN?				
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?				
ARE YOU A CO-MAKER. CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?				

FOR WHOM (Name of Others Obligated on Loan):

TO WHOM (Name of Creditor):

9 SIGNATURES

If there are any important changes, you will notify us in writing immediately You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. You also promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts-and obligations You 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 you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete of incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA

X APPLICANT'S SIGNATURE DATE

X OTHER SIGNATURE DATE

10 CREDIT UNION INFORMATION

APPROVED LIMITS	$	$	$	$
DATE	SIGNATURE	LINE OF CREDIT	OTHER	OTHER DEBT RATIO

☐ LOAN OFFICER ADVANCE APPROVED ☐ YES ☐ NO ☐ COUNTER OFFER WILL BE MADE, IF ACCEPTED. ADVANCE APPROVED

☐ CREDIT COMMITTEE OR OTHER OUTSIDE INFORMATIONCONSIDERED: ☐ YES ☐ No IF YES. ATTACH ADDITIONAL SHEET AND DESCRIBE

REFERRED TO/REASON(S) FOR REFERRAL:

DESCRIBE COUNTER OFFER:

SPECIFIC REASON(S) FOR REJECTION:

SIGNATURES

☐ LOAN OFFICER X DATE X DATE

☐ CREDIT COMMITTEE X DATE X DATE

☐ ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON (DATE) BY _ (INITIALS)