



**GREENSBORO CREDIT UNION**  
 3701 West Wendover Avenue  
 Greensboro, NC 27495  
 (336) 855-0662

## APPLICATION

**Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account individual**

**Credit:** You must complete the Applicant section about yourself and the Other 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 Other section to the extent possible about the person on whose payments you are relying.

**Joint Credit:** Each Applicant must individually complete appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

**Account/Loan:**  Individual  Joint

**If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):**

Applicant Signature _____ Date _____ <b>X</b> _____ (Seal)	Co-Applicant Signature _____ Date _____ <b>X</b> _____ (Seal)
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Amount Requested \$ \_\_\_\_\_  Credit Limit Requested \$ \_\_\_\_\_

Purpose/Collateral:

**APPLICANT** **OTHER**  CO-APPLICANT  SPOUSE  GUARANTOR  OTHER

NAME (Last - First - Initial) \_\_\_\_\_ NAME (Last - First - Initial) \_\_\_\_\_

ACCOUNT NUMBER SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER

BIRTH DATE EMAIL ADDRESS BIRTH DATE EMAIL ADDRESS

HOME PHONE CELL PHONE BUSINESS PHONE/EXT. HOME PHONE CELL PHONE BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS

PRESENT ADDRESS (Street-City-State-Zip)  OWN  RENT LENGTH AT RESIDENCE PRESENT ADDRESS (Street-City-State-Zip)  OWN  RENT LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street- City- State -Zip)  OWN  RENT LENGTH AT RESIDENCE PREVIOUS ADDRESS (Street-City-State-Zip)  OWN  RENT LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO MORTGAGE/RENT OWED TO

MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE  
 \$ \$ % \$ \$ %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed) COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**EMPLOYMENT/INCOME** **EMPLOYMENT/INCOME**

EMPLOYMENT STATUS  FULL TIME  PART TIME HOURS PER WEEK EMPLOYMENT STATUS  FULL TIME  PART TIME HOURS PER WEEK

START DATE: START DATE:

NAME AND ADDRESS OF EMPLOYER NAME AND ADDRESS OF EMPLOYER

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 IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME PER \$ OTHER INCOME PER \$	EMPLOYMENT INCOME PER \$ OTHER INCOME PER \$
TITLE/GRADE SOURCE	TITLE/GRADE SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE ENDING DATE STARTING DATE ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?  YES  NO WHERE ENDING/SEPARATION DATE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?  YES  NO WHERE ENDING/SEPARATION DATE

**REFERENCE** **REFERENCE**

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU

RELATIONSHIP HOME PHONE RELATIONSHIP HOME PHONE



**STATE LAW NOTICE(S)**

**Notice to Nebraska Residents:** A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

**Notice to Wisconsin Residents:** (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 the 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 for Wisconsin Residents Only	Date
<b>X</b>	(Seal)

**SIGNATURES**

By signing or otherwise authenticating below, you promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. 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. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

Applicant's Signature	Date
<b>X</b>	(Seal)

Other Signature	Date
<b>X</b>	(Seal)

**CREDIT UNION USE ONLY**

DATE	<input type="checkbox"/> APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER
	<input type="checkbox"/> DECLINED <small>(Adverse Action Notice Sent)</small>		\$	\$	\$
		DEBT RATIO/SCORE: BEFORE	AFTER		

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures	Date
<b>X</b>	(Seal)

Credit Committee or Loan Officer Signatures	Date
<b>X</b>	(Seal)