



P.O. Box 2668  
 Missoula, MT 59806  
 www.mtedcu.org  
 (406) 728-1034

**MASTER APPLICATION - MUST BE COMPLETED IN INK**

**NOTICE TO MARRIED APPLICANTS: YOU HAVE THE RIGHT TO APPLY FOR A SEPARATE ACCOUNT IN YOUR NAME.**

**CHECK TYPE OF CREDIT REQUESTED**

- Individual Credit:** Complete sections **A, B, D,** and **E** if only the applicant's income is considered for loan approval. Complete sections **A, B, C, D,** and **E** (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, and WI.
- Joint Credit:** Complete sections **A, B, C, D,** and **E** if your co-applicant will be contractually liable for repayment of the loan and initial below: We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

I/WE WOULD LIKE A LOAN OF \$	FOR THE FOLLOWING PURPOSE	SECURITY OFFERED	ACCOUNT NUMBER
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**A. APPLICANT'S PERSONAL INFORMATION**

CHECK ONE IF YOU RESIDE IN OR ARE RELYING ON PROPERTY IN A COMMUNITY PROPERTY STATE OR IF YOU ARE APPLYING FOR OTHER THAN INDIVIDUAL UNSECURED CREDIT: <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		NAME (First, Middle Initial, Last)	DATE OF BIRTH	SOCIAL SECURITY NO.
PRESENT ADDRESS (Street, City, State, Zip)		HOW LONG?	HOME PHONE NUMBER	AGES OF DEPENDENTS
PREVIOUS ADDRESS (If present address less than two years) (Street, City, State, Zip)		HOW LONG?	DRIVER'S LICENSE NO. AND STATE	

**B. INFORMATION REGARDING APPLICANT**

PRESENT EMPLOYER	EMPLOYER'S ADDRESS (City, State, Zip)		EMPLOYMENT LENGTH
OCCUPATION	SUPERVISOR'S NAME	WORK PHONE AND EXT.	MONTHLY GROSS PAY \$
PREVIOUS EMPLOYER	ADDRESS (Street, City, State, Zip)	HOW LONG?	OCCUPATION
REAL ESTATE OWNED AND ADDRESS (include home)	DATE PURCHASED	PURCHASE PRICE \$	
OTHER INCOME NOTICE: Do not list alimony, child support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be required.	SOURCE OF OTHER INCOME	AMOUNT \$	TOTAL MONTHLY INCOME \$

**C. INFORMATION REGARDING  CO-APPLICANT  NON-APPLICANT SPOUSE/OTHER  GUARANTOR**

NAME (First, Middle Initial, Last)	DATE OF BIRTH	DRIVER'S LICENSE NO. AND STATE	SOCIAL SECURITY NO.
STREET ADDRESS (Street, City, State, Zip)	HOME PHONE NUMBER	OCCUPATION	MONTHLY GROSS PAY \$
PRESENT EMPLOYEE'S NAME AND ADDRESS (City, State, Zip)	EMPLOYMENT LENGTH	WORK PHONE AND EXT.	
OTHER INCOME NOTICE: Do not list alimony, child support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be required.	SOURCE OF OTHER INCOME	AMOUNT \$	TOTAL MONTHLY INCOME \$

**D. LIST ALL EXISTING DEBTS OF APPLICANT (AND CO-APPLICANT OR NON-APPLICANT SPOUSE/OTHER IF ANY PART OF SECTION C IS APPLICABLE)**

NAME AND ADDRESS OF CREDITOR	PURPOSE OR ACCT. #	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

**DO NOT OMIT ANY DEBTS! IF MORE SPACE IS NEEDED, USE SEPARATE SHEET. INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.**

If you answer "yes" to any of these questions, provide details on page 2.	ARE ANY OF YOUR DEBTS PAST DUE? <input type="checkbox"/> YES <input type="checkbox"/> NO	HAVE YOU EVER HAD YOUR AUTO, FURNITURE OR PROPERTY REPOSSESSED? <input type="checkbox"/> YES <input type="checkbox"/> NO	HAVE YOU OR YOUR CO-APPLICANT EVER DECLARED BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO	ARE YOU CURRENTLY A CO-MAKER ON A LOAN? <input type="checkbox"/> YES <input type="checkbox"/> NO
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**CONTINUE APPLICATION ON PAGE 2 - SIGN PAGE 2 OF THE APPLICATION BEFORE SUBMITTING**

**E. FINANCIAL INFORMATION AND REFERENCES**

BANK NAME		TYPE OF ACCOUNT <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> CD'S		BANK NAME		TYPE OF ACCOUNT <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> CD'S	
NAME OF RELATIVE NOT LIVING WITH YOU	NAME (Last, First, Initial)	PRESENT ADDRESS (Street, City, State, Zip)				PHONE NUMBER	RELATIONSHIP
PERSONAL REFERENCE NOT RELATED TO APPLICANT	NAME (Last, First, Initial)	PRESENT ADDRESS (Street, City, State, Zip)				PHONE NUMBER	

**STATE NOTICES**

**OHIO RESIDENTS ONLY:** 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.

<p><b>WISCONSIN RESIDENTS:</b> Marital Status:   <input type="checkbox"/> Married   <input type="checkbox"/> Unmarried   <input type="checkbox"/> Legally Separated</p> <p>If married: the name of my spouse is _____</p> <p>Spouse's SSN: _____   <input type="checkbox"/> Spouse's Address (if different) _____</p> <p><b>Notice:</b> 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.</p> <p><b>MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT:</b> By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).</p> <p align="center"><b>X</b> _____</p>
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**LOAN APPLICATION SIGNATURES**

**PLEASE READ BEFORE SIGNING:**

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

**Credit Report Authorization.** By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

**Vermont Residents:** Applicant provided consent via phone \_\_\_\_\_ (Credit Union Initials)

**IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT	DATE
<b>X</b>	

SIGNATURE OF CO-APPLICANT	DATE
<b>X</b>	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

**ADDITIONAL COMMENTS**

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**FOR CREDIT UNION USE ONLY**

**LOAN OFFICER:**    APPROVED    REJECTED

REASON \_\_\_\_\_

LOAN OFFICER'S SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

**X**  
REASON \_\_\_\_\_

ECOA NOTICE SENT OR DELIVERED ON \_\_\_\_\_

BY \_\_\_\_\_