



Loan Application
www.tcfedcu.org
Toll-free 800-207-9780

Main Office
3797 Veterans Drive
Traverse City, MI 49684
231-946-6655

Lake Leelanau Office
209 St. Mary's Street
Lake Leelanau, MI 49653
231-256-7778

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if 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).

Joint Credit: If you are applying with another person, complete the **Applicant** and **Other** sections.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account (s) and type of credit for which you are applying. Married applicants may apply for a separate account.

LOAN: Member # _____ Individual Joint
(Including ATM/Debit Card access to the account if available)
Type of Loan: Line of Credit Secured
Amount Requested \$ _____
Purpose/Collateral: _____

CREDIT CARD ACCOUNT: Individual Joint
Credit Limit Requested \$ _____
A joint owner must have a savings account with us and must complete the Other section below.

Repayment: Cash Automatic Funds Transfer

CREDIT LIFE

DISABILITY COVERAGE

Please check the appropriate box:

Single Credit Disability Insurance
 Joint Credit Disability Insurance

Single Credit Life Insurance No Life or Disability Insurance
 Joint Credit Life Insurance Wanted

If you choose to have insurance, a separate insurance election which discloses the terms and conditions must be signed for coverage to become effective. Under this plan, by checking any box other than the "No" box, your selection of payment protection will apply to all future loans unless you notify the Credit Union in writing to discontinue or exclude one loan.

APPLICANT	
Name (Last, First, Initial)	Mother's Maiden Name
E-Mail Address	
Birth Date	Social Security Number
Home Phone	Cell Phone
Present Address (Street, City, State, Zip)	<input type="checkbox"/> Own <input type="checkbox"/> Rent Yrs. There
Mortgage/Rent Owed To:	Monthly Payment
Lot Rent \$	Other Monthly Payments \$
	Child Support Paid \$
Complete for Joint Credit, Secured Credit or if you live in a community property state. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)	
EMPLOYMENT/INCOME	<input type="checkbox"/> Check box if Self-Employed
NAME AND ADDRESS OF EMPLOYER	BUSINESS PHONE/EXT
EMPLOYMENT INCOME \$ _____ PER _____	OTHER INCOME \$ _____ PER _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS (Check One)	SOURCE

OTHER: <input checked="" type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor	
Name (Last, First, Initial)	Mother's Maiden Name
E-Mail Address	
Birth Date	Social Security Number
Home Phone	Cell Phone
Present Address (Street, City, State, Zip)	<input type="checkbox"/> Own <input type="checkbox"/> Rent Yrs. There
Mortgage/Rent Owed To:	Monthly Payment
Lot Rent \$	Other Monthly Payments \$
	Child Support Paid \$
Complete for Joint Credit, Secured Credit or if you live in a community property state. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)	
EMPLOYMENT/INCOME	<input type="checkbox"/> Check box if Self-Employed
NAME AND ADDRESS OF EMPLOYER	BUSINESS PHONE/EXT
EMPLOYMENT INCOME \$ _____ PER _____	OTHER INCOME \$ _____ PER _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS (Check One)	SOURCE

STATE LAW NOTICES
OHIO RESIDENTS ONLY: 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.
WISCONSIN RESIDENTS ONLY: (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.

X
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Signatures

1. You 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 what you owe. 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. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us, now and in the future, to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X
APPLICANT'S SIGNATURE DATE

X
OTHER SIGNATURE DATE

For Credit Union Use Only

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DENIED (Adverse Action Notice Sent)	APPROVED LIMITS:	LINE OF CREDIT \$	VISA \$	SECURED \$	DEBT RATIO	CREDIT SCORE
<input type="checkbox"/> WAIVE INCOME VERIFICATION	LOAN OFFICER/PROCESSOR SIGNATURE	DATE	LOAN MANAGER SIGNATURE	DATE			