OUR Credit Union 3070 Normandy Road Royal Oak, MI 48073	AND P		LINE ACCOUNT L LOAN APPLIC					
(248) 549-3838 CREDIT UNION www.ourcuonline.org	ACCOUNT NUMBER - A	PPLICANT	ACCOUNT NUMBER - CO-APPLICANT	DATE				
Applicant Information PRINT OR TYPE ALL INFO	RMATION	Spouse/Co-Ap	plicant Information					
1. If You live in a community property state, are You: Married Separated Unmarried (Includes Single, I 2. Married applicants can apply for individual credit. Indicate Individual Credit Joint Credit with Your Spouse/Co 3. Method of Payment: Automatic Transfer Cash Payment	e if You would like: -Applicant	 4. Complete Spouse/Co-Applicant Information only if: a. This is for joint credit with Your Spouse or other Co-Applicant. b. Your Spouse will use Your Account. c. You are relying on Your Spouse's income as a source of repayment for the credit requested. d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (and Puerto Rico). 5. Definitions: Whenever used in this application the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We", "Us", and "Our" refer to the Lender. 						
TYPE OF CREDIT APPLIED FOR		Personal Prop	perty Secured					
Personal Credit Line (PCL) Signatu Share Secured	ire Loan		sed Refinance : \$ Credit Limit Applied F	or: \$				

ΔΡΡΙ ΙΟΔΝΤ

APPLICANT					SPOUS	SE/CO-APPLI	CANT							
FIRST NAME	IE INITIAL LAST NAME				FIRST NAME INITIAL			AL	AL LAST NAME					
MOTHER'S MAIDEN NAME SOCIAL SECURITY NUMBER				MOTHER'S I	MOTHER'S MAIDEN NAME			SOCIAL SECURITY NUMBER						
DRIVER'S LICENSE NUMBER	BIR	THDATE				DRIVER'S LI	CENSE NUMBER		BIRT	HDATE				
CURRENT STREET ADDRESS			APT. NO.	SINC	E (MO. YR.)	CURRENT ST	TREET ADDRESS				APT. NO.	SINC	E (MO. YR.)	
СІТҮ			STATE	ZIP		СІТҮ					STATE	ZIP		
FORMER ADDRESS (COMPLETE IF PREVIOUS ADD	DRESS IS LES	SS THAN 3 Y	EARS)		YEARS THERE	FORMER AD	DRESS (COMPLETE IF PR	REVIOUS ADDRESS	IS LESS	THAN 3 Y	EARS)		YEARS THERE	
DO YOU: HOME TEL	EPHONE	NO. 0	of Depend	DENTS	AGES OF DEPENDENTS			HOME TELEPHON	IE	NO. (of depend	DENTS	AGES OF DEPENDENTS	
NAME, ADDRESS AND TELEPHONE OF NEAREST	RELATIVE N	OT LIVING W	/ITH YOU			NAME, ADD	RESS AND TELEPHONE O	DF NEAREST RELAT	IVE NO	t living w	/ITH YOU			
PERSONAL REFERENCE - NAME ADDRESS TELEPH	IONE					PERSONAL F	REFERENCE - NAME ADD	RESS TELEPHONE						

EMPLOYMENT AND INCOME If self-employed or retired, attach financial statement or income tax returns.

CURRENT EMPLOYER			EMPLOY	MENT DATE	CURRENT EMPLOYER			EMPLOY	MENT DATE
ADDRESS/CITY/STATE/ZIP					ADDRESS/CITY/STATE/ZIP				
WORK TELEPHONE	POSITI	DN	MO. GROSS INCOME \$		WORK TELEPHONE POSITION		DN	MO. GROSS INCOME	
FORMER EMPLOYER		POSITION		YEARS THERE	FORMER EMPLOYER		POSITION		YEARS THERE
OTHER INCOME SOURCE*			MONTH \$	LY AMOUNT	OTHER INCOME SOURCE*			MONTH \$	LY AMOUNT

* You need not list income from alimony, child support, or separate maintenance payments unless You want it considered in evaluating this credit application.

ASSETS AND DEPOSITS Attach a separate sheet if necessary.

DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

Cre	Credit Information. Please list all open accounts. Attach separate sheet if necessary.										A = Applicant C = Spouse/Co-Applicant D = Debts to be paid off if loan is granted				
	se C			Name of Creditor Monthly List all obligations including Credit Union Loans Payments							Amo	unt Pa	ast D	ue	
			1.												
			2.												
			3.												
			4.												
			5.												
			6.												
			7.												
			8.												
			9.												
			10.												
Please answer the following questions. If a yes answer is given, explain on an attached sheet.				/ Yes		(Yes		TOTALS	\$	\$	\$				
1.1	lave	e Yo	I filed a petition for bankruptcy in the last 10 years?					Please Check: A = A	pplicant C = Sp	ouse/Co-Applicant	Yes	A No	(Yes	; No	
2. Have You ever had any auto, furniture or property repossessed?								6. Have You any obligations	not listed?						
3. Are You a co-maker or co-signer on any loan? For Whom Amount \$								7. Do You have any past du							
 Have You ever had credit in any other name? What Name 								 8. Is any income You have I 9. Indicate immigration state 		uce in the next 2 years	5? 				
5. Have You any suits pending, judgments filed, alimony or support awards against You?								Applicant U.S. Citiz Co-Applicant U.S. Citiz	zen 🗌 Permane	ent U.S. Resident	Other_ Other_				

OPTIONAL DEBT PROTECTION

An appropriate application/disclosure will be furnished at the time Your credit is approved.

PLEASE CHECK ONE OF THE BOXES BELOW.

You are interested in Debt Protection coverage \Box

You are not interested in Debt Protection \Box

SIGNATURES

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Credit Line Account Agreement and Disclosure, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature.

You hereby acknowledge Your intent to apply for joint credit			
	Applicant's Initi	als Co-Applicant's Initials	
x	,	×.	
 ^	/	^	
SIGNATURE OF APPLICANT	DATE	SIGNATURE OF SPOUSE/CO-APPLICANT	DATE

DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY									
DATE	APPROVED LIMITS	PCL	Share/Term S	hare Secured	Signature	Personal Property Secured	DEBT RATIO(S)		
		\$	\$		\$	\$	/		
LOAN OFFICER SENIOR LOAN OFFICER OR SUPERVISOR									
	R OFFER WILL BE MADE. I	F ACCEPTED, LOAN A	PPROVED.	COUNTER OF	FER WILL BE MADE.	IF ACCEPTED, LOAN A	APPROVED.		
DESCRIBE COUNTE	R OFFER:								
SPECIFIC REASON	S) FOR REJECTION								
LOAN OFFICER SIGNATURE DATE ADDITIONAL INFORMATION:									
COMMENTS									
ECOA NOTICE A	ND REASON FOR REJECT	ION OR UNACCEPTED	COUNTER OFFER	SENT OR DELIVERED	ON ON	(DATE) BY			