



OUR Credit Union
 3070 Normandy Road
 Royal Oak, MI 48073
 (248) 549-3838
 www.ourcuonline.org

CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

ACCOUNT NUMBER - APPLICANT	ACCOUNT NUMBER - CO-APPLICANT	DATE
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Applicant Information PRINT OR TYPE ALL INFORMATION 1. If You live in a community property state, are You: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Includes Single, Divorced and Widowed) 2. Married applicants can apply for individual credit. Indicate if You would like: <input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit with Your Spouse/Co-Applicant 3. Method of Payment: <input type="checkbox"/> Automatic Transfer <input type="checkbox"/> Cash Payment <input type="checkbox"/> Coupons (by request only)	Spouse/Co-Applicant Information 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 <input type="checkbox"/> Personal Credit Line (PCL) <input type="checkbox"/> Signature Loan <input type="checkbox"/> Share Secured <input type="checkbox"/> _____ <input type="checkbox"/> Term Share Secured <input type="checkbox"/> _____	
<input type="checkbox"/> Personal Property Secured <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Refinance Amount Applied For: \$ _____ Credit Limit Applied For: \$ _____ Purpose: _____	

APPLICANT

FIRST NAME	INITIAL	LAST NAME
MOTHER'S MAIDEN NAME		SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER		BIRTHDATE
CURRENT STREET ADDRESS		APT. NO. SINCE (MO. YR.)
CITY	STATE	ZIP
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)		YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME TELEPHONE	NO. OF DEPENDENTS AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		
PERSONAL REFERENCE - NAME ADDRESS TELEPHONE		

SPOUSE/CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME
MOTHER'S MAIDEN NAME		SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER		BIRTHDATE
CURRENT STREET ADDRESS		APT. NO. SINCE (MO. YR.)
CITY	STATE	ZIP
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)		YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	HOME TELEPHONE	NO. OF DEPENDENTS AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		
PERSONAL REFERENCE - NAME ADDRESS TELEPHONE		

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

CURRENT EMPLOYER	EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP	
WORK TELEPHONE	POSITION MO. GROSS INCOME
	\$
FORMER EMPLOYER	POSITION YEARS THERE
OTHER INCOME SOURCE*	MONTHLY AMOUNT
	\$

CURRENT EMPLOYER	EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP	
WORK TELEPHONE	POSITION MO. GROSS INCOME
	\$
FORMER EMPLOYER	POSITION YEARS THERE
OTHER INCOME SOURCE*	MONTHLY 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

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

Table with 5 main columns: Please Check (A, C, D), Name of Creditor, Monthly Payments, Balance Owed, Amount Past Due. Rows 1-10 for listing obligations.

Please answer the following questions. If a yes answer is given, explain on an attached sheet. Includes questions about bankruptcy, repossessed property, co-maker status, other credit, and suits pending.

OPTIONAL DEBT PROTECTION

Text area for optional debt protection, including a statement that an application/disclosure will be furnished and checkboxes for interest in debt protection coverage.

SIGNATURES

Signature section containing a warrant of truth statement, acknowledgment of intent to apply for joint credit, and signature lines for applicant and spouse/co-applicant.

DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY. Includes fields for Date, Approved Limits, PCL, Share/Term Share Secured, Signature, Personal Property Secured, DEBT RATIO(S), Loan Officer/Supervisor approval checkboxes, counter offer description, reasons for rejection, signatures, and comments.