



HBI Employees Credit Union

3415 University Avenue
 Saint Paul, MN 55114
 651.642.4490
 www.hbicu.com

LOAN APPLICATION

Married applicants may apply for an individual account. Check the appropriate box below to indicate Individual Credit or Joint Credit.

Individual Credit: Complete **Applicant** sections if only the applicant's income is considered for loan approval.
 Complete **Applicant** and **Co-Applicant** sections: (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 credit requested; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: **AZ, CA, ID, LA, NM, NV, TX, WA, WI.**

Joint Credit: Complete both sections if your Co-Applicant or Guarantor will be contractually liable for repayment of the loan and initial below:
 We intend to apply for joint credit. _____ (**Applicant Initials**) _____ (**Co-Applicant Initials**)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Purpose/Collateral: _____ Amount Requested \$ _____

Repayment: Direct Deposit Auto Withdrawal from Another Financial Institution Automatic Payment Other

| APPLICANT | | CO-APPLICANT | NON-APPLICANT SPOUSE/OTHER | GUARANTOR | | |
|--|---------------------------------|--|---------------------------------|---|------------------------------|---------------------|
| NAME (Last - First - Initial) | | ACCOUNT NUMBER | | NAME (Last - First - Initial) | ACCOUNT NUMBER | |
| SOCIAL SECURITY NUMBER | | MOTHER'S MAIDEN NAME | | SOCIAL SECURITY NUMBER | MOTHER'S MAIDEN NAME | |
| E-MAIL ADDRESS | | CELL NUMBER | | E-MAIL ADDRESS | CELL NUMBER | |
| BIRTH DATE | HOME PHONE | BUSINESS PHONE/EXT. | | BIRTH DATE | HOME PHONE | BUSINESS PHONE/EXT. |
| PRESENT ADDRESS (Street - City - State - Zip) | | OWN | RENT | PRESENT ADDRESS (Street - City - State - Zip) | OWN | RENT |
| | | YEARS/MONTHS AT THIS ADDRESS | | | YEARS/MONTHS AT THIS ADDRESS | |
| PREVIOUS ADDRESS (Street - City - State - Zip) | | PREVIOUS ADDRESS (Street - City - State - Zip) | | | | |
| PURCHASE PRICE OF HOME: | PRESENT HOME VALUE: | PURCHASE PRICE OF HOME: | PRESENT HOME VALUE: | | | |
| \$ | \$ | \$ | \$ | | | |
| MORTGAGE BALANCE | MONTHLY PAYMENT (MORTGAGE/RENT) | MORTGAGE BALANCE | MONTHLY PAYMENT (MORTGAGE/RENT) | | | |
| \$ | \$ | \$ | \$ | | | |
| PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. | | PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. | | | | |
| MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) | | MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) | | | | |

EMPLOYMENT

| | | | |
|------------------------------|----------|------------------------------|----------|
| NAME AND ADDRESS OF EMPLOYER | | NAME AND ADDRESS OF EMPLOYER | |
| HIRE DATE | POSITION | HIRE DATE | POSITION |
| PRIOR EMPLOYER | | PRIOR EMPLOYER | |

INCOME

| | | | |
|---|-----------------------------|---|-----------------------------|
| OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. | | OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. | |
| EMPLOYMENT INCOME (GROSS) | OTHER INCOME (GROSS) | EMPLOYMENT INCOME (GROSS) | OTHER INCOME (GROSS) |
| \$ PER | \$ PER | \$ PER | \$ PER |
| | SOURCE | | SOURCE |

REFERENCES

| | | | |
|--|--------------|--|--------------|
| NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | CELL NUMBER | NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | CELL NUMBER |
| | RELATIONSHIP | | RELATIONSHIP |

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.

WISCONSIN RESIDENTS: Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is _____

Spouse's SSN: _____ Spouse's Address (if different) _____

Notice: 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.

MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: 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).

X _____

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.)

Consumer and Credit Report Authorization. By signing this Loan Application, I authorize you to obtain my consumer and/or 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. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

Vermont Residents: Applicant provided consent via phone. _____ (credit union employee's Initials)

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW LOAN 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 |
| X | |

| | |
|-------------------------------------|------|
| SIGNATURE OF CO-APPLICANT/GUARANTOR | DATE |
| X | |

Incomplete applications may not be processed. Please contact the credit union for assistance.