Strait-View Credit Union
220 South Lincoln, P.O. Box 339
Port Angeles, Washington 98362
(360) 452-3883

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, C, E, F** and **G** if only the applicant's income is considered for loan approval.

Complete sections **A, B, C, D, E, F** and **G** (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, E, F** and **G** 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
$			

A. INSURANCE INFORMATION

Credit Life and Credit Disability Insurance is available to protect your loan. Credit Life Insurance can reduce or pay off your loan if you die. Credit Disability Insurance can help make your loan payments if you should become disabled and unable to work.

☐ I am interested in applying for the insurance coverage(s) checked below. I understand that this is not an application for insurance. This insurance is voluntary and is not a condition for approval of my loan or credit plan. I understand that the cost will be as disclosed on the Truth-in-Lending Disclosure Statement. Insurance coverage will be come effective after I apply and meet the eligibility requirements of the group policies when my loan or credit plan is approved.

☐ I would like information on the insurance coverage(s) checked below.

☐ Single Credit Life ☐ Joint Credit Life ☐ Credit Disability

B. APPLICANT'S PERSONAL INFORMATION

CHECK ONE IF YOU RESIDE IN OR RELYING ON PROPERTY IN A COMMUNITY PROPERTY STATE OR IF YOU ARE APPLYING FOR OTHER THAN INDIVIDUAL UNSECURED CREDIT. ☐ MARRIED ☐ UNMARRIED ☐ SEPARATED	LAST NAME FIRST NAME INITIAL		DATE OF BIRTH
PRESENT ADDRESS (Street, City, State, Zip)		HOW LONG?	SOCIAL SECURITY NO.
PREVIOUS ADDRESS (If present address less than two years) (Street, City, State, Zip)		HOW LONG?	HOME PHONE NUMBER
MOTHER'S MAIDEN NAME	DRIVER'S LICENSE NO. AND STATE		AGES OF DEPENDENTS

C. INFORMATION REGARDING APPLICANT

PRESENT EMPLOYER	EMPLOYER'S ADDRESS (Street, City, State, Zip)		DATE EMPLOYED
OCCUPATION	SUPERVISOR'S NAME	WORK PHONE AND EXT.	MONTHLY PAY ☐ GROSS ☐ NET $
PREVIOUS EMPLOYER	ADDRESS (Street, City, State, Zip)	HOW LONG?	OCCUPATION
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. INFORMATION REGARDING [ ] CO-APPLICANT [ ] NON-APPLICANT SPOUSE/OTHER [ ] GUARANTOR

LAST NAME FIRST NAME INITIAL	SOCIAL SECURITY NO.	DATE OF BIRTH	DRIVER'S LICENSE NO. AND STATE
STREET ADDRESS (Street, City, State, Zip)	HOME PHONE NUMBER	MOTHER'S MAIDEN NAME	

PRESENT EMPLOYER	EMPLOYER'S ADDRESS (Street, City, State, Zip)		DATE EMPLOYED
OCCUPATION	SUPERVISOR'S NAME	WORK PHONE AND EXT.	MONTHLY PAY ☐ GROSS ☐ NET $
PREVIOUS EMPLOYER	ADDRESS (Street, City, State, Zip)	HOW LONG?	OCCUPATION
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 $

E. FINANCIAL INFORMATION AND REFERENCES

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	

F. FINANCIAL INFORMATION (If you answer "yes" to any of these questions, provided details on back.)

ARE ANY OF YOUR DEBTS PAST DUE?	HAVE YOU EVER HAD YOUR AUTO, FURNITURE OR PROPERTY REPOSSESSED?	HAVE YOU OR YOUR CO-APPLICANT EVER DECLARED BANKRUPTCY?	ARE YOU CURRENTLY A CO-MAKER ON A LOAN?	HAVE YOU EVER HAD ACCOUNTS SENT TO COLLECTION?	ARE THERE ANY UNSATISIFIED JUDGEMENTS AGAINST YOU?	DO YOU HAVE ANY OTHER CREDIT APPLICATION PENDING?
☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO

CONTINUE APPLICATION ON PAGE 2 - SIGN PAGE 2 OF THE APPLICATION BEFORE SUBMITTING

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G. NET WORTH STATEMENT

This is your net worth statement. Be sure to list ALL your assets and liabilities. Check which one of the following your net worth statement reflects:

☐ Individual - your separate assets and liabilities only (does not include martial community assets and liabilities if you reside in a Community Property State.)

☐ Joint with spouse - includes all assets and liabilities of both spouses.

*If you reside in a Community Property State, it is necessary that you indicate which are your spouse's separate non-community assets and liabilities. Do this by writing "S" in the blank before each item. (In Washington the following definitions generally apply: *Separate Assets* - assets acquired before marriage, and after marriage by inheritance, gift, or income from separate property. *Separate Liabilities* - liabilities incurred prior to marriage, and any debts incurred separately by specific request during marriage which do not rely upon community property as a basis for repayment.)

ASSETS (WHAT YOU OWN)			LIABILITIES (WHAT YOU OWE)					
"S"	DESCRIPTION	CASH OR MKT. VALUE	"S"	CREDITOR'S NAME AND ADDRESS	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE YES/NO
	DO YOU OWN OR RENT? ☐ OWN ☐ RENT				$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	
		$			$	$	$	

LIST ALL ASSETS, ATTACH SHEET IF NECESSARY		LIST ALL LIABILITIES, ATTACH SHEET IF NECESSARY		
TOTAL ASSETS	**(A)** $	**TOTAL LIABILITIES**	**(B)** $	TOTAL MONTHLY PMTS $
MONTHLY INCOME FROM ALL SOURCES $			**NET WORTH (A) - (B)** $	
ARE THERE ANY OTHER PERSONS OBLIGATED ON ANY OF THE ABOVE OBLIGATIONS? ☐ YES ☐ NO		WHICH ONES AND WHO?		

LIST HERE ANY OTHER MEANS IN WHICH YOUR CREDIT HISTORY/REFERENCES MAY BE VERIFIED:

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.) **If I purchase voluntary credit insurance or other products in connection with this loan, I understand that a portion of the premium or fee I pay will be retained by the credit union (or paid back to the credit union by the service provider) as compensation for making these services available to me.**

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	SIGNATURE OF CO-APPLICANT (WHERE APPLICABLE)	DATE
X		**X**	

ADDITIONAL COMMENTS

FOR CREDIT UNION USE ONLY

LOAN OFFICER: ☐ APPROVED ☐ REJECTED ☐ REFERRED TO CREDIT COMMITTEE

REASON	LOAN OFFICER'S SIGNATURE	DATE
	X	

CREDIT COMMITTEE: ☐ APPROVED ☐ REJECTED

REASON

CREDIT COMMITTEE'S SIGNATURE	DATE	DATE	DATE
X	**X**	**X**	

ECOA NOTICE SENT OR DELIVERED ON	BY

Accessible Document