

Main Office:

197 Broadway Saranac Lake, NY 12983 Branch Office:

453 Wesvalley Rd Lake Placid, NY 12946

Phone: (518) 523-2775 Fax: (518) 523-5328



Application

Married Applicants: May apply for a separate account.

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

- 1. 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),
- 2. your spouse will use the account, or
- 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant

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

Phone: (518) 891-1666 Fax (518) 891-1797

LOANLINER Account/Loan:

(Including ATM/Debit Card Amount Requested \$	Access to the Accour	it if Available)							
Purpose/Collateral:									
Repayment:									
PAYMENT PROTECTION	If you answer "ye	in having your loan pr s", then the credit un A separate election wh be effective.	ion will disclose		of this voluntary				
APPLICANT			OTHER						
NAME			NAME						
IVANIL			INAME						
MOTHER'S MAIDEN NAME ACCOUNT NUM		BER	MOTHER'S MAIDEN NAME		ACCOUNT NUMB	ACCOUNT NUMBER			
SOCIAL SECURITY NUMBER	DRIVER'S LICEN	SE NUMBER/STATE	SOCIAL SECURITY NO	JMBER	DRIVER'S LICENS	E NUMBER/STATE			
AGES OF DEPENDENTS EMAIL ADDRE		3	AGES OF DEPENDENTS		EMAIL ADDRESS	EMAIL ADDRESS			
BIRTH DATE HOME PHON	IE BUSINESS	PHONE/EXT.	BIRTH DATE HOME PHONE BUSI			NESS PHONE/EXT.			
PRESENT ADDRESS			PRESENT ADDRESS						
		LENGTH AT RESIDENCE			1	LENGTH AT RESIDENCE			
PREVIOUS ADDRESS			PREVIOUS ADDRESS						
PREVIOUS ADDRESS		LENGTH AT RESIDENCE	TREVIOUS ADDITEOS			LENGTH AT RESIDENCE			
COMPLETE FOR JOINT CREDIT, SEC PROPERTY STATE:	CURED CREDIT OR IF YOU L	VE IN A COMMUNITY	COMPLETE FOR JOIN PROPERTY STATE:	T CREDIT, SEC	JRED CREDIT OR IF YOU LIV	E IN A COMMUNITY			
MARITAL STATUS:			MARITAL STATUS:						
EMPLOYMENT/INCOME \$ PER			EMPLOYMENT/I	NCOME \$		PER			
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER						
TITLE/GRADE	START DATE	HOURS AT WORK	TITLE/GRADE		START DATE	HOURS AT WORK			
SUPERVISOR'S NAME	IF SELF EMPLOYED, TY	PE OF BUSINESS	SUPERVISOR'S NAME		IF SELF EMPLOYED, TYP	PE OF BUSINESS			
NOTICE: ALIMONY, CHILD SUPPOR REVEALED IF YOU DO NO	T CHOOSE TO HAVE IT CON				CHOOSE TO HAVE IT CONS	NCE INCOME NEED NOT BE IDERED.			
OTHER INCOME			OTHER INCOME						
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MILITARY: IS DUTY STATION TRAN		EXT YEAR? SEPARATION DATE		STATION TRANS	FER EXPECTED DURING NE.				
WHERE	WHERE			EPARATION DATE					
PREVIOUS EMPLOYER NAME AND A FIVE YEARS	ADDRESS IF EMPLOYED LES	S THAN STARTING DATE	PREVIOUS EMPLOYER FIVE YEARS	r name and ai	DDRESS IF EMPLOYED LESS	THAN STARTING DATE			
		ENDING DATE				ENDING DATE			
REFERENCE		RELATIONSHIP	REFERENCE			RELATIONSHIP			
NAME AND ADDRESS OF NEAREST	RELATIVE NOT LIVING WIT	H YOU	NAME AND ADDRESS	S OF NEAREST F	RELATIVE NOT LIVING WITH	YOU			
		HOME PHONE				HOME PHONE			

		NAME OTHER TOTAL			1 0						. D. /
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OTHER INFORMATION	ABOUT YOU	IF YOU ANSWER "YES" TO ANY	QUES	TION OTHER TH	HAN #1. EXPLAIN	ON AN ATT	ACHED SHEE	ΞT	APPLICAN	IT OT	HER
1. ARE YOU A U.S. CITIZEN	OR PERMANENT RESIDENT	」			,				AIT LIOAI	—	
		DGMENTS OR HAVE YOU EVER FILED) FOR	BANKRUPTCY.	HAD A DEBT ADJU	JSTMENT F	PLAN			+ -	-
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3. IS YOUR INCOME LIKELY	TO DECLINE IN THE NEXT	TWO YEARS?									
		R ON ANY LOAN NOT LISTED ABOVE		4 (NI======== + C===	-114>						
FOR WHOM (Name of Ot	ners Obligated on Loan):	10	WHOI	M (Name of Cre	altor):						
STATE LAW NOTICES		ITS ONLY: The Ohio lagation require that all credite			Credit Union i has actual kn						
	ailable to all creditwo	rthy customers, and that cre	edit	or the acc	ount is opene	d. (2) Pl	ease sign	if you	are not	applying i	for this
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will notify us in writin	g immediately. You	authorize the Credit Union	to	bureau fro	m which it re	ceived a	credit rep	ort on	you. It	is a feder	al crim
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APPLICANT'S SIGNATURE		DATE		OTHER SIGNA	ATURE					DATE	
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DATE	PPROVED	APPROVED SIGNATURE LIMITS:	L	INE OF CREDIT	OTHER		OTHER	₹		DEBT RATIO BEFORE	/SCORE AFTER
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