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 www.matadors.org

# CREDIT APPLICATION

DATE RECEIVED

Notice: Married applicants may apply for a separate account

FOR YOUR FIRST TRANSACTION YOU REQUEST THE FOLLOWING ACCOUNT(S):

NEW AUTO       SHARE CERTIFICATE       BOAT

USED AUTO       MOTORCYCLE       OTHER

COMPUTER       PERSONAL      \_\_\_\_\_

MOTOR HOME       LINE OF CREDIT      \_\_\_\_\_

YOU ARE APPLYING FOR \$ \_\_\_\_\_

PURPOSE AND COLLATERAL \_\_\_\_\_

You are applying for:

Individual Account     Joint Account     Co-Signer/Guarantor

If you are applying for a joint account, co-signer/guarantor or an account that you and another person will use, complete Sections A and B, providing information in Section B about the joint applicant or user. We intend to apply for joint credit if indicated above.

Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

**Optional Credit Life and Disability Insurance:**  
 Credit Life and/or Disability Insurance is not required to obtain this loan and will not influence the loan decision. Understand that you are not obligated to purchase this insurance until you have received a cost disclosure. NOTE: Credit Life & Disability Insurance is not available on the Equity Credit Line Accounts.

You are interested in:

Credit Life and Credit Disability Insurance     Credit Disability Insurance

Credit Life Insurance     You are not interested in Credit Insurance

## A. APPLICANT

MARITAL STATUS: CHECK ONE if you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account.  
 MARRIED     SEPARATED     UNMARRIED

SOCIAL SECURITY NO. \_\_\_\_\_

APPLICANT'S NAME \_\_\_\_\_ CREDIT UNION ACCT. NO. \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_ HOW LONG \_\_\_\_\_

CITY, STATE, ZIP \_\_\_\_\_

PREVIOUS STREET ADDRESS \_\_\_\_\_ HOW LONG \_\_\_\_\_

CITY, STATE, ZIP (If less than 2 years total for current & previous – attach next prior address) \_\_\_\_\_

HOME PHONE ( ) \_\_\_\_\_ OFFICE PHONE NO. ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_

DEPENDENTS EXCLUDING SELF \_\_\_\_\_ DRIVERS LIC. NO. \_\_\_\_\_ STATE \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

## B. SPOUSE/CO-APPLICANT

MARITAL STATUS: CHECK ONE if you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account.  
 MARRIED     SEPARATED     UNMARRIED

SOCIAL SECURITY NO. \_\_\_\_\_

APPLICANT'S NAME \_\_\_\_\_ CREDIT UNION ACCT. NO. \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_ HOW LONG \_\_\_\_\_

CITY, STATE, ZIP \_\_\_\_\_

PREVIOUS STREET ADDRESS \_\_\_\_\_ HOW LONG \_\_\_\_\_

CITY, STATE, ZIP (If less than 2 years total for current & previous – attach next prior address) \_\_\_\_\_

HOME PHONE ( ) \_\_\_\_\_ OFFICE PHONE NO. ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_

DEPENDENTS EXCLUDING SELF \_\_\_\_\_ DRIVERS LIC. NO. \_\_\_\_\_ STATE \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

## EMPLOYMENT: \*PLEASE ATTACH INCOME VERIFICATION

You need not reveal income from alimony, child support or separate maintenance payments unless you want us to consider it in evaluating this application. \*Please Verify

PRESENT EMPLOYER (If less than 2 years – attach history) \_\_\_\_\_

ADDRESS (Street, City, State, Zip) \_\_\_\_\_

JOB TITLE \_\_\_\_\_ DATE EMPLOYED \_\_\_\_\_ GROSS MONTHLY INCOME \$ \_\_\_\_\_

OTHER INCOME \_\_\_\_\_ GROSS MONTHLY INCOME \$ \_\_\_\_\_

## EMPLOYMENT: \*PLEASE ATTACH INCOME VERIFICATION

You need not reveal income from alimony, child support or separate maintenance payments unless you want us to consider it in evaluating this application. \*Please Verify

PRESENT EMPLOYER (If less than 2 years – attach history) \_\_\_\_\_

ADDRESS (Street, City, State, Zip) \_\_\_\_\_

JOB TITLE \_\_\_\_\_ DATE EMPLOYED \_\_\_\_\_ GROSS MONTHLY INCOME \$ \_\_\_\_\_

OTHER INCOME \_\_\_\_\_ GROSS MONTHLY INCOME \$ \_\_\_\_\_

## LIABILITIES AND LOANS

A=APPLICANT B=CO-APPLICANT C=BOTH

CREDITOR/CREDIT CARDS	ACCOUNT NUMBER	NAME & ADDRESS OF CREDITOR	PRESENT BALANCE	MONTHLY PAYMENT	
1ST MORTGAGE ON HOME / LANDLORD			\$	\$	
<input type="checkbox"/> LEASING <input type="checkbox"/> BUYING <input type="checkbox"/> RENTING			\$	\$	
2ND MORTGAGE			\$	\$	
OTHER PROPERTY			\$	\$	
AUTO MAKE YEAR MODEL	LIC.#	I.D.#	\$	\$	
CREDIT UNION LOANS			\$	\$	
			\$	\$	

The following questions apply to both Applicant and Co-Applicant

Have you ever filed for any form of bankruptcy?  Yes     No

Are there any unsatisfied judgments, liens or lawsuits pending which may result in a judgement against you?  Yes     No

Are you a U.S. Citizen or permanent alien resident?  Yes     No

List all other names under which you have received credit    If none, state so

Are you a co-signer or Guarantor on another party's loan?  Yes     No    If yes, for whom? \_\_\_\_\_

Where? \_\_\_\_\_

**ENCLOSE YOUR TWO MOST RECENT PAYCHECK STUBS, IF SELF-EMPLOYED OR RETIRED, ATTACH THE LAST TWO YEARS TAX RETURNS**

**REFERENCES:**

NEAREST RELATIVE (Not living with you)	PHONE NUMBER (    )
RELATIVE ADDRESS (Street, City, State, Zip)	
PERSONAL REFERENCE OR OTHER RELATIVE	RELATIONSHIP
PERSONAL REFERENCE ADDRESS (Street, City, State, Zip)	PHONE NUMBER (    )
PERSONAL REFERENCE OR OTHER RELATIVE	RELATIONSHIP
PERSONAL REFERENCE ADDRESS (Street, City, State, Zip)	PHONE NUMBER (    )

**REFERENCES (SPOUSE/CO-APPLICANT):**

NEAREST RELATIVE (Not living with you)	PHONE NUMBER (    )
RELATIVE ADDRESS (Street, City, State, Zip)	
PERSONAL REFERENCE OR OTHER RELATIVE	RELATIONSHIP
PERSONAL REFERENCE ADDRESS (Street, City, State, Zip)	PHONE NUMBER (    )
PERSONAL REFERENCE OR OTHER RELATIVE	RELATIONSHIP
PERSONAL REFERENCE ADDRESS (Street, City, State, Zip)	PHONE NUMBER (    )

**PLEASE READ BEFORE SIGNING:** The terms "I" and "my", where contained herein, apply to all parties signing below as applicants.

I am submitting this application to Matadors Community Credit Union for the purpose of obtaining the credit accounts and/or services requested with the credit limits requested or such higher limits as you may approve. I certify that this application is true and complete and accurately represents my present financial condition. The Credit Union may verify this information from whichever sources it deems necessary, and may, now and in the future, provide others with information regarding my credit history with you, to the extent permitted by law. This application remains the property of the Credit Union even if credit is denied.

I acknowledge receipt of my copy of the open-end loan disclosure and accompanying rates and fees, and I promise to repay all moneys borrowed pursuant to this plan in accordance with that Agreement. If I have requested any other services or accounts with you, such as an ATM/MasterMoney Debit Card, I further acknowledge receipt of the agreements applicable to those accounts and/or services, and agree to be bound by those agreements.

If I have requested joint credit with my spouse or other co-applicant(s), I understand and agree that all applicable agreements shall be binding on both of us, jointly and severally.

**RELATIONSHIP:** If I fail to maintain the Account Relationship which qualified me for a preferred rate, my loan rate may be changed to: (a) the current regular rate in effect, or (b) the regular rate in effect on the initial loan date, at the sole option of the Credit Union.

**POWER OF ATTORNEY:** I do hereby assign Power of Attorney to Matadors Community Credit Union to complete or change Credit Union payroll deduction instructions to my present employer and do hereby request and direct to them to accept and act upon any such instructions.

**CAUTION:** It is a FEDERAL CRIME to give false information or forge a document to induce a federally insured Credit Union to grant a loan.



SIGNATURE OF PRIMARY APPLICANT	DATE	SIGNATURE OF SPOUSE/CO-APPLICANT	DATE
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