

Share Balance _____
Loan Balance _____
PD _____

APPLICATION FOR LOAN
(unsecured/secured/closed end)

PRINTER'S NOTE : IMPORTANT ; THIS APPLICATION WILL PRINT OUT EXACTLY AS YOU SEE IT ON YOUR COMPUTER MONITOR. THIS APPLICATION IS BEST PRINTED USING A TEXT SIZE OF "MEDIUM". YOU MAY WANT TO ADJUST YOUR COMPUTER'S TEXT SIZE FOR BEST RESULTS.

ON YOUR BROWSER TOOL BAR SELECT "VIEW" > "TEXT". NEXT SELECT THE TEXT SIZE THAT BEST DISPLAYS THIS APPLICATION ON YOUR MONITOR.

ONCE THE APPLICATION TEXT SIZE IS ADJUSTED SELECT "FILE" > "PRINT" FROM YOUR BROWSER'S TOOL BAR. THE APPLICATION SHOULD PRINT ON TWO PIECES OF 8" x 11" PAPER.

WVU EMPLOYEES' FEDERAL CREDIT UNION:
INFORMATION REGARDING :

_____ APPLICANT _____ ADDITIONAL PARTYDATE : _____
NAME _____ ACCOUNT # _____

I/We hereby apply for a loan as follows (** To be completed by applicant)

Amount of money requested \$ _____ **
Old loan balance (If any) \$ _____
Accrued finance charge (Interest due)... \$ _____
Other charges \$ _____
Total new loan..... \$ _____
To be repaid in ** _____ payments of.. \$ _____
Including / Plus interest starting on..... _____
Purpose of loan ** _____

.... _____ Applicant's signature only

.... _____ Endorser, guarantor or surety (Co-signer) _____
....(Have this person complete a separate loan application)

.... _____ Joint credit- Joint applicant or Co-maker (Person who will be equally liable for repayment)
....NAME _____
....(Have this person complete a separate loan application)

....Relationship to applicant if any _____

.... _____ Secured credit - Collateral

....Shares in Account Nos. _____ \$ _____
....New / Used Auto - Make _____ YEAR _____ Cost/Value \$ _____
....Other : _____

....Owner's Names _____
Full Name _____ Birth date _____ Social Security Number _____
Drivers Lic No. _____ Street address _____
Years there _____ City _____ State _____
Zip Code _____ Home phone : _____ Business phone : _____
Present Employer _____
Years there _____ Position/Title _____
Supervisor _____
Employer's address _____
City _____ State _____ Zip Code _____
Dependents (Exclude self) _____
Ages _____
Name of nearest relative not living with you _____

Relationship _____
 Address _____
 Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan. Salary Gross Pay _____ Per _____
 * Other income _____ Per _____ Source _____

Is any income listed likely to be reduced before this loan is paid off? _____ NO _____ YES
 If YES, explain _____
 Share Draft or Checking Account No. _____ Where _____
 Share or Savings Account No. _____ Where _____

If present address less than two years, complete next two lines Previous Street
 Address _____ Years there _____
 City _____ State _____ Zip Code _____

If employed by above less than three years, complete next two lines
Previous Employer _____ Years there _____
 Previous Employer's Address _____

OUTSTANDING DEBTS (List everything)

.....Creditor.....	.....Loan.....	.....Original.....	.....Present.....	.....Monthly.....	.....Past Due
.....(Address/Account#).....	.....Date.....	.....Loan Debt .....	.....Balance.....	.....Payment.....	.....(Yes/No)
Rent _____	_____	_____	_____	_____	_____
Mortgage _____	_____	_____	_____	_____	_____
Auto Loan _____	_____	_____	_____	_____	_____
Credit Union _____	_____	_____	_____	_____	_____
Credit Card _____	_____	_____	_____	_____	_____
Credit Card _____	_____	_____	_____	_____	_____
Alimony _____	_____	_____	_____	_____	_____
Other _____	_____	_____	_____	_____	_____
Other _____	_____	_____	_____	_____	_____
Attach another paper in necessary TOTALS	_____	_____	_____	_____	_____

Are there any other persons obligated on any of the above loans? _____ NO _____ YES
 (Which ones and who _____)
 Are you a CO-maker, cosigner or guarantor on any loan? _____ YES _____ NO
 For Whom? _____ To Whom? _____
 Have you been declared bankrupt in the last 14 years? _____ NO _____ YES
 Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experiences with me.
 I own no other debts.
 Signature _____ Date _____

LOAN OFFICER ACTION

____ I approve the loan as submitted, except as follows _____
 ____ I reject the loan as submitted for _____
 LAO. Signature _____ Date _____

First time lender note: There will be a first time loan fee of \$20.00. It will be refunded if the loan is approved. There will be no refunds if loan is declined or requires a CO-maker/signer.