



P.O. Box 75974
Seattle, WA 98175-0974
(206) 440-9000
(206) 361-5300 FAX

Total Loan™

CONSUMER LOAN APPLICATION

DATE

APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.

Type of Credit. Check the type of credit for which you wish to apply.

- ☐ **Individual credit** -- If you are applying for individual credit, complete the Applicant section.
- ☐ **Joint credit** -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: **X** {{t;i;r;y;o:"Signer 1";w:100;h:15;}} **X** {{t;i;r;y;o:"Signer 2";w:100;h:15;}}

Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; or (2) you are relying on your spouse's income as a source of repayment.

Type of Credit Applied For:

- ☐ Ready Money Line of Credit Limit Desired _____
- ☐ Personal Amount _____
- ☐ Auto Amount _____
- ☐ Recreational Vehicle Amount _____
- ☐ Other _____

Payment Method: ☐ ACH ☐ Automatic Share Transfer ☐ Cash

Frequency: ☐ Monthly ☐ Bi-weekly ☐ Semi Monthly

Collateral Offered: _____

☐ New Auto ☐ Used Auto ☐ Signature ☐ Other _____

Term (mos) _____

Purpose _____

APPLICANT OR CO-SIGNER

Complete for secured credit or if you live in a community property state.

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	NO. OF DEP.	AGE OF DEPENDENTS OTHER
E-MAIL ADDRESS		
CURRENT STREET ADDRESS (Street/City/State/Zip)		SINCE
		DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
		PAYMENT AMOUNT: \$
FORMER STREET ADDRESS		YEARS THERE
CITY	STATE	ZIP CODE
PERSONAL REFERENCE		RELATIONSHIP

☐ SPOUSE/DOMESTIC PARTNER ☐ CO-APPLICANT

Complete for secured credit or if you live in a community property state.

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	NO. OF DEP.	AGE OF DEPENDENTS OTHER
RELATIONSHIP TO APPLICANT		E-MAIL ADDRESS
CURRENT STREET ADDRESS (Street/City/State/Zip)		SINCE
		DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
		PAYMENT AMOUNT: \$
FORMER STREET ADDRESS		YEARS THERE
CITY	STATE	ZIP CODE
PERSONAL REFERENCE		RELATIONSHIP

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	HIRE DATE
WORK PHONE NO.	
POSITION	MONTHLY GROSS INCOME
	\$
FORMER EMPLOYER (if current less than 2 years)	

CURRENT EMPLOYER	HIRE DATE
WORK PHONE NO.	
POSITION	MONTHLY GROSS INCOME
	\$
FORMER EMPLOYER (if current less than 2 years)	

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
1.		\$
2.		\$

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
1.		\$
2.		\$

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: A - Applicant OR C - Spouse/Domestic Partner/Co-Applicant

CHECK ONE "✓"			FINANCIAL INSTITUTION	CURRENT BALANCE	CHECK ONE "✓"			FINANCIAL INSTITUTION	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
				\$				\$	
AUTO 1		YEAR	MAKE	VALUE	AUTO 2		YEAR	MAKE	VALUE
				\$					\$
REAL ESTATE				VALUE	OTHER ASSETS (Retirement, Stocks, Bonds)				VALUE
				\$					\$

CREDIT INFORMATION													
Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary													
A - APPLICANT C - SPOUSE/DOMESTIC PARTNER/CO-APPLICANT D - DEBTS TO BE PAID OFF													
CHECK ONE			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS				ACCOUNT NUMBER		BALANCE		MONTHLY PAYMENTS		
A	C	D											
			TOTAL DEBT										
PLEASE INDICATE: A - Applicant C - Co-Applicant			APPLICANT		CO-APPLICANT		PLEASE INDICATE: A - Applicant C - Co-Applicant			APPLICANT		CO-APPLICANT	
			YES	NO	YES	NO				YES	NO	YES	NO
1.	Have you ever filed a petition for bankruptcy?						5.	Is income listed likely to be reduced in the next two years?					
	Date:												
2.	Have you ever had any auto, or furniture repossessed or property foreclosed upon?						6.	Have you ever had credit in any other name?					
	Date:							What Name?					
3.	Are you a co-borrower or co-signer of any loan or lease?						7.	Have you any suits pending, judgments filed, alimony or child support awards against you?					
	For Whom?												
	Where?												
4.	Do you have any past due bills?						8.	Do you pay child support or alimony?					
SIGNATURES													
Are you currently on active military duty and/or a military dependent? <input type="checkbox"/> Yes <input type="checkbox"/> No													
AUTHORIZATION TO ACCESS CREDIT REPORT – Would you like Verity Credit Union to review your credit report related to this Loan Application to determine whether they might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have. <input type="checkbox"/> Yes <input type="checkbox"/> No													
You promise that the information stated in this Loan Application is true and correct to the best of your knowledge and submitted for the purpose of obtaining or becoming eligible for credit now or in the future. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you related to this application. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. The Credit Union may also obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes to update, increase, extend or renew credit with you. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You will notify the Credit Union in writing immediately of any changes in your name, address, employment or financial situation.													
You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved.													
IMPORTANT INFORMATION 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 you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.													
(Signature) ✕ {{t:s;r;y:o:"Signer 1";w:100;h:15;}}				Date {{t:ry:o:"Signer 1";"Date";}}		(Signature) ✕ {{t:s;r;y:o:"Signer 2";w:100;h:15;}}				Date {{t:ry:o:"Signer 2";"Date";}}			
Applicant						Spouse/Domestic Partner/Co-Applicant							