MADISON	FIRE	DEPARTMENT

**CREDIT UNION** 

1437 MONROE STREET MADISON, WI 53711 608-266-4952

www.mfdcu.org

## **APPLICATION**

Check below to indicate the type of credit for which you are applying. 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

- you live in or the property pledged as collateral is located in a community property state (AK, ÁZ, CA, ID, LA, NM, NV, TX, WA, WI) 1. your spouse will use the account, or
- 2.
- 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 appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

## Account/Loan: Individual Joint

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Applicant Signature	Signature Date			Co-Applicant Signature D			Date	
x			(Seal)	x				(Seal)
Amount Requested \$			Credit Limit Requested \$					
Purpose/Collateral:								
APPLICANT				••••		DUSE 🗌 GU	IARANTOR [	
NAME (Last - First - Initial)				NAME (Last - First - Initial)				
ACCOUNT NUMBER	SOCIAL SECU	IRITY NUMBER	/INDIVIDUAL TAX ID NUMBER	ACCOUNT NUMBER SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER				X ID NUMBER
BIRTH DATE	EMAIL ADDRE	SS		BIRTH DATE EMAIL ADDRESS				
HOME PHONE	CELL PHONE		BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE		BUSINESS PH	IONE/EXT.
DRIVER'S LICENSE NUMBER/	STATE	AGES OF DEF	PENDENTS	DRIVER'S LICENSE NUMBER	/STATE	AGES OF DEF	PENDENTS	
PRESENT ADDRESS (Street -	City - State - Zip	o)	OWN RENT	PRESENT ADDRESS (Street -	- City – State – Zip	o)	OWN	RENT
			LENGTH AT RESIDENCE				LENGTH AT R	ESIDENCE
PREVIOUS ADDRESS (Street -	- City - State - Z	ip)	OWN RENT	PREVIOUS ADDRESS (Street – City – State – Zip)		ip)		RENT
LENGTH AT RESIDENCE		LENGTH AT RESIDENCE	LENGTH AT RESI			ESIDENCE		
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MORTGAGE BALANCE \$	MONTHLY PAY	MENT	INTEREST RATE %	MORTGAGE BALANCE	MONTHLY PAY	MENT	INTEREST RA	
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Lender Name:							
WHAT YOU OWE							
DEBT	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RAT	E PRESENT	BALANCE	MONTHLY PAYME		WED BY CANT OTHER
RENT FIRST MORTGAGE (Incl. Tax & Ins.)			% \$		\$		
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LIST ANY NAMES UNDER WH AND CREDIT HISTORY CAN E	ICH YOUR CREDIT REFERENCES SE CHECKED:	TOTAL	÷÷ ¥		\$		
WHAT YOU OWN							
ASSET DESCRIPTION	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITU		ARKET VALUE		AS COLLATERAL		ED BY
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	OR PERMANENT RESIDENT ALIEN?	CHED SHEET					
2. DO YOU CURRENTLY H	AVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU E APTER 13, HAD PROPERTY FORECLOSED UPON OR REF						
3. IS YOUR INCOME LIKELY	TO DECLINE IN THE NEXT TWO YEARS?						
FOR WHOM (Name of Oth		ABOVE?					
TO WHOM (Name of Creditor):							
STATE LAW NOT							
Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.							
Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.							
Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or							
decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.							
Signature for Wisconsin Res	sidents Only Date						
<b>X</b>	(Seal	<u>)</u>					
SIGNATURES							
By signing or otherwise and that the above infor	authenticating below, you promise that everyth mation is a complete listing of what you owe. I ion to obtain credit reports in connection with	f there are any	/ important ch	nanges you w	ill notify us in wr	iting immed	liately. You

collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

Applicant's Signature	Date	Other Signature	Date
v		v	
X	(Seal)	<b>X</b>	(Seal)