



P.O. Box 408, 1018 East Union Avenue  
 Olympia, Washington 98507  
 (360) 943-7676 or 1-800-327-4286

**MASTER APPLICATION**  
 MUST BE COMPLETED IN INK OR TYPED

WELCOME TO YOUR CREDIT UNION. WE BELONG TO YOU.

AMOUNT REQUESTED \$	PURPOSE OF LOAN	SECURITY	IS LOAN COLLATERAL YOUR PRIMARY RESIDENCE? YES NO
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INDIVIDUAL CREDIT: MARRIED MEMBERS HAVE THE RIGHT TO APPLY FOR A SEPARATE ACCOUNT IN THEIR NAME.

Complete Applicant sections if only the applicant's income is considered for loan approval. Complete Applicant and Co-Applicant sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: AZ, CA, ID, LA, NM, NV, TX, WA, and WI.

JOINT CREDIT: Complete Applicant and Co-Applicant sections if your co-applicant will be contractually liable for repayment of the loan and initial below:

We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

VISA CREDIT CARD: Complete Applicant section. Complete Co-applicant section if another person other than yourself will be using the VISA account.

Visa Platinum Visa Gold Number of Cards: \_\_\_\_\_ If Authorized user, name: \_\_\_\_\_

SEE IMPORTANT INFORMATION ABOUT CREDIT CARDS

<b>APPLICANT</b>			ACCOUNT NUMBER
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**PLEASE TELL US ABOUT YOURSELF**

CHECK ONE IF YOU RESIDE IN OR ARE RELYING ON PROPERTY IN A COMMUNITY PROPERTY STATE OR IF YOU ARE APPLYING FOR OTHER THAN INDIVIDUAL UNSECURED CREDIT. MARRIED UNMARRIED (Single, Divorced or Widowed) SEPARATED		DATE OF BIRTH	SOCIAL SECURITY NUMBER	NO. DEPENDENTS/AGES
LAST NAME	FIRST NAME	INITIAL	OTHER NAMES USED FOR CREDIT	DRIVER'S LICENSE NO. & STATE

**PLEASE TELL US WHERE YOU LIVE**

PRESENT STREET ADDRESS		CITY	STATE	ZIP	HOW LONG?
OWN RENT	C/O PARENTS/RELATIVES OTHER:	PREVIOUS ADDRESS (If present address less than 3 years)	CITY	STATE	ZIP
HOME PHONE NUMBER	MAIL ADDRESS (If different from present address or post office box)		CITY	STATE	ZIP

**PLEASE TELL US ABOUT YOUR EMPLOYMENT**

PRESENT EMPLOYER	EMPLOYER'S ADDRESS	CITY	STATE	ZIP	SINCE MONTH / YEAR
POSITION	WORK PHONE AND EXT.	SUPERVISOR'S NAME		GROSS MONTHLY INCOME \$	
PREVIOUS EMPLOYER (If current position less than 5 years)	ADDRESS	CITY	STATE	ZIP	HOW LONG? PHONE NUMBER
OTHER INCOME NOTICE: Do not list alimony, child support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.			SOURCE OF OTHER INCOME	AMOUNT \$ \$	TOTAL MONTHLY INCOME \$

**REFERENCES**

NEAREST RELATIVE NOT LIVING WITH YOU	NAME	RELATIONSHIP	ADDRESS	CITY	STATE	ZIP	PHONE NUMBER
PERSONAL FRIEND (NOT A RELATIVE)	NAME		ADDRESS	CITY	STATE	ZIP	PHONE NUMBER

**CO-APPLICANT      NON-APPLICANT SPOUSE/OTHER      GUARANTOR**

CHECK ONE IF YOU RESIDE IN OR ARE RELYING ON PROPERTY IN A COMMUNITY PROPERTY STATE OR IF YOU ARE APPLYING FOR OTHER THAN INDIVIDUAL UNSECURED CREDIT. MARRIED UNMARRIED (Single, Divorced or Widowed) SEPARATED		DATE OF BIRTH	SOCIAL SECURITY NUMBER	ACCOUNT NUMBER
LAST NAME	FIRST NAME	INITIAL	OTHER NAMES USED FOR CREDIT	NO. DEPENDENTS/AGES
DRIVER'S LICENSE NO. & STATE	PRESENT STREET ADDRESS	CITY	STATE	ZIP
OWN RENT	C/O PARENTS/RELATIVES OTHER:	HOME PHONE NUMBER	PREVIOUS ADDRESS (If present address less than 3 years)	CITY STATE ZIP

**CO-APPLICANT, NON-APPLICANT SPOUSE/OTHER, GUARANTOR'S EMPLOYMENT**

PRESENT EMPLOYER	EMPLOYER'S ADDRESS	CITY	STATE	ZIP	SINCE MONTH / YEAR
POSITION	WORK PHONE AND EXT.	SUPERVISOR'S NAME		GROSS MONTHLY INCOME \$	
PREVIOUS EMPLOYER (If current position less than 5 years)	ADDRESS	CITY	STATE	ZIP	HOW LONG? PHONE NUMBER
OTHER INCOME NOTICE: Do not list alimony, child support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.			SOURCE OF OTHER INCOME	AMOUNT \$ \$	TOTAL MONTHLY INCOME \$

PLEASE COMPLETE PAGES 2 AND 3 FOR PROMPT SERVICE

ASSETS				
(CHECK ONE OR BOTH BOXES)		DESCRIPTION	INTEREST RATE	CASH OR MARKET VALUE
APPLICANT	CO-APPLICANT			
				\$
				\$
				\$
				\$
				\$
				\$
			<b>TOTALS</b>	\$

LIABILITIES (LIST ALL DEBTS - ATTACH ANOTHER SHEET IF NECESSARY)					
(CHECK ONE OR BOTH BOXES)		CREDITOR NAME	ACCOUNT NUMBER	MONTHLY INSTALLMENT	AMOUNT OWED
APPLICANT	CO-APPLICANT				
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
		ALIMONY/SPOUSAL CHILD SUPPORT		\$	\$
		OTHER		\$	\$
		OTHER		\$	\$
			<b>TOTALS</b>	\$	\$

PLEASE PROVIDE INFORMATION ON BOTH APPLICANTS (If you answer "yes" to a question, explain on an attached sheet.)

IS YOUR INCOME LIKELY TO REDUCE IN THE NEXT 2 YEARS?	YES NO	ARE YOU OR YOUR CO-APPLICANT PAST DUE ON INCOME OR REAL ESTATE TAXES?	YES NO	ARE YOU A PARTY IN A LAWSUIT?	YES NO	HAVE YOU ANY OUTSTANDING JUDGEMENTS?	YES NO
HAVE YOU EVER HAD YOUR AUTO, FURNITURE OR PROPERTY REPOSSESSED?	YES NO	HAVE YOU OR YOUR CO-APPLICANT EVER DECLARED BANKRUPTCY?	YES NO	ARE YOU CURRENTLY A CO-MAKER ON A LOAN?	YES NO	DO YOU HAVE ANY CREDIT APPLICATION PENDING?	YES NO

**STATE NOTICES**

**OHIO RESIDENTS ONLY:** 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.

**WISCONSIN RESIDENTS ONLY:** Marital Status: Married Unmarried Legally Separated

If married: the name of my spouse is \_\_\_\_\_

Spouse's SSN: \_\_\_\_\_ Spouse's Address (if different) \_\_\_\_\_

**Notice:** 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.

**MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT:** In accordance with Wisconsin Statutes section 766.55(1) by signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s).

X \_\_\_\_\_

SECURITY INTEREST

**THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.**

**IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.**

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

\_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

TO PROCESS YOUR LOAN PLEASE READ THE FOLLOWING AND SIGN BELOW

**PLEASE READ BEFORE SIGNING:**

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

**Consumer and Credit Report Authorization.** By signing this Application, I authorize you to obtain my consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

**Vermont Residents:** Applicant provided consent via phone \_\_\_\_\_ (Credit Union Initials)

**Permission to contact:** By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

**IMPORTANT NOTICE 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 me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_  
**X**

SIGNATURE OF CO-APPLICANT (Where Applicable) \_\_\_\_\_ DATE \_\_\_\_\_  
**X**

**HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.**