

Express Application

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 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 the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants: May apply for a separate account.

LOANLINER Account/Loan: Individual Joint
 (Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$
 Purpose/Collateral:

PAYMENT PROTECTION Are you interested in having your loan protected? Yes No
 If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

| | | | |
|---|-----------------|--|---------------------|
| APPLICANT | | | |
| NAME | | | |
| ACCOUNT NUMBER | | | |
| SOCIAL SECURITY NUMBER | | DRIVER'S LICENSE NUMBER/STATE | |
| BIRTH DATE | HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. |
| EMAIL ADDRESS | | | |
| PRESENT ADDRESS (Street - City - State - Zip) | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | |
| | | LENGTH AT RESIDENCE | |
| MORTGAGE/RENT OWED TO: | | | |
| MORTGAGE BALANCE | MONTHLY PAYMENT | INTEREST RATE | |
| \$ | \$ | % | |

COMPLETE FOR **JOINT CREDIT, SECURED CREDIT** OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

| | |
|------------------------------|--|
| EMPLOYMENT/INCOME | |
| NAME AND ADDRESS OF EMPLOYER | |
| START DATE | |

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

| | |
|---|--------------------|
| EMPLOYMENT INCOME | OTHER INCOME |
| \$ _____ Per _____ | \$ _____ Per _____ |
| <input type="checkbox"/> NET <input type="checkbox"/> GROSS | SOURCE |

STATE LAW 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: (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

| | | | |
|--|-----------------|--|---------------------|
| OTHER | | | |
| <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER | | | |
| NAME | | | |
| ACCOUNT NUMBER | | | |
| SOCIAL SECURITY NUMBER | | DRIVER'S LICENSE NUMBER/STATE | |
| BIRTH DATE | HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. |
| EMAIL ADDRESS | | | |
| PRESENT ADDRESS Street - City - State - Zip) | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | |
| | | LENGTH AT RESIDENCE | |
| MORTGAGE/RENT OWED TO: | | | |
| MORTGAGE BALANCE | MONTHLY PAYMENT | INTEREST RATE | |
| \$ | \$ | % | |

COMPLETE FOR **JOINT CREDIT, SECURED CREDIT** OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

| | |
|------------------------------|--|
| EMPLOYMENT/INCOME | |
| NAME AND ADDRESS OF EMPLOYER | |
| START DATE | |

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

| | |
|---|--------------------|
| EMPLOYMENT INCOME | OTHER INCOME |
| \$ _____ Per _____ | \$ _____ Per _____ |
| <input type="checkbox"/> NET <input type="checkbox"/> GROSS | SOURCE |

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.

X
 SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received.

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.

X (SEAL)
 APPLICANT'S SIGNATURE DATE

X (SEAL)
 OTHER SIGNATURE DATE



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Military Lending Act Disclosure

Military Lending Act Disclosure: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with the credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charge (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

A “Covered Borrower” for purposes of this loan means a consumer who, at the time the consumer becomes obligated on this loan, is a covered member or a dependent of a covered member as defined by the Military Lending Act. A covered borrower does not mean a consumer who (though a covered borrower at the time he or she became obligated on this transaction) no longer is a covered member or a dependent of a covered member as defined by the Military Lending Act.”

If you would like an explanation of your payment obligation, please contact a Consumer Loan Officer at: 513-974-5179.

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