HERITAGE credit union

Heritage Credit Union Loan Application

Simply fill out the application and return it to an HCU branch location!

ROCKFORD, IL
p. 815-968-9083
f. 815-968-0162

GALESBURG, IL
p. 309-344-2001
f. 309-344-2203

CHETEK, WI
p. 715-924-2415
f. 715-924-2486

LADYSMITH, WI
p. 715-532-7731
f. 715-532-9686

MADISON, WI
p. 608-241-2191
f. 605-241-4595

SAUK CITY, WI
p. 608-643-2600
f. 608-643-2667

PRAIRIE DU SAC, WI
p. 608-644-8100
f. 608-644-8101

DATE	WHAT DO YOU PLAN TO USE THE LOAN FOR
AMOUNT REQUESTED $	MONTHLY PAYMENT DESIRED $
ACCOUNT NUMBER	❒ INDIVIDUAL ❒ JOINT ❒ CO-SIGNER

APPLICANT

APPLICANT NAME (LAST, FIRST, MIDDLE)	BIRTH DATE
SOCIAL SECURITY NO.	HOME PHONE NO. ( )
HOME ADDRESS (STREET AND NO.)	HOW LONG AT THIS ADDRESS? YEARS MOS.
CITY, STATE, ZIP	MONTHLY RENT OR MORTGAGE PAYMENT $ ❒ OWN ❒ RENT ❒ LIVE W/ RELATIVE ❒ OTHER
EMPLOYER	GROSS MO. INCOME♦ $
JOB TITLE OR OCCUPATION	♦Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.
WORK PHONE NO. ( )	HOW LONG YEARS MOS.
PREVIOUS EMPLOYER (IF LESS THAN FIVE YEARS AT PRESENT EMPLOYER)	LENGTH AT PREVIOUS EMPLOYER YEARS MOS.

OBLIGATIONS

Do you pay child support? ❒ YES ❒ NO Amount $_____/month

NOTE: Alimony, child support or separate maintenance income does not need to be revealed if applicant does not wish to have it considered as a basis for repaying this obligation.

Have you ever filed bankruptcy? ❒ YES ❒ NO

When? _____ Where? _____

Any lawsuits or legal proceedings pending or ever been filed against you?

❒ YES ❒ NO

FINANCIAL

CHECKING ACCOUNT LOCATED AT	AVERAGE BALANCE $
SAVINGS ACCOUNT LOCATED AT	AVERAGE BALANCE $

REFERENCES

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
ADDRESS	
NAME OF PERSONAL REFERENCE - NOT A RELATIVE	
ADDRESS	

ASSETS

CASH	VALUE $	LOAN AMOUNT $
REAL ESTATE (location, date acquired)	$	$
AUTOMOBILE #1 (year, make, model)	$	$
AUTOMOBILE #2 (year, make, model)	$	$
AUTOMOBILE #3 (year, make, model)	$	$
RECREATIONAL VEHICLE (year, make, model)	$	$
STOCKS (# shares, issuer) BONDS (issuer)	$	$
OTHER (describe)	$	$
OTHER (describe)	$	$

CO-APPLICANT**

CO-APPLICANT NAME (LAST, FIRST, MIDDLE)	BIRTH DATE
SOCIAL SECURITY NO.	HOME PHONE NO. ( )
HOME ADDRESS (STREET AND NO.)	HOW LONG AT THIS ADDRESS? YEARS MOS.
CITY, STATE, ZIP	MONTHLY RENT OR MORTGAGE PAYMENT $ ❒ OWN ❒ RENT ❒ LIVE W/ RELATIVE ❒ OTHER
EMPLOYER	GROSS MO. INCOME♦ $
JOB TITLE OR OCCUPATION	♦Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.
WORK PHONE NO. ( )	HOW LONG YEARS MOS.
PREVIOUS EMPLOYER (IF LESS THAN FIVE YEARS AT PRESENT EMPLOYER)	LENGTH AT PREVIOUS EMPLOYER YEARS MOS.

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When? _____ Where? _____

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❒ YES ❒ NO

Notice: No provision of a marital property agreement, a unilateral statement under Wis. Statues sec. 766.59 or a court decree under Wis. Statues sec. 766.7 adversely affects the interest of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is incurred.

I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the best interest of the marriage or family. This statement is made in accordance with Wis. Statues sec 766.55(1).

**For a joint account, spouse areas must be completed. On individual accounts, spouse information is necessary if you are in a Marital Community Property State. On individual accounts, spouse information is unnecessary if you are in a Non-Marital Community Property State.

I/we certify that the foregoing information has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate my/our creditworthiness, credit history, and financial responsibility through any credit bureau or by any other reasonable means.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

X _____
APPLICANT'S SIGNATURE DATE

We intend to apply for joint credit.

X _____
CO-APPLICANT'S SIGNATURE DATE APPLICANT'S INITIALS CO-APPLICANT'S INITIALS

- - -This Portion Will Be Filled Out By The Loan Officer - - -

DEBTS

CREDITOR	PURPOSE	BALANCE $	MO. PAYMENT $	% RATE
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	

❒ SGL CR LIFE ❒ JT CR LIFE

❒ SGL DISABILITY ❒ JT DISABILITY