

Your Community Credit Union

www.mountaincu.org



A table that includes required credit card disclosures is on a separate document provided with this Application. To obtain any change in the required information since it was printed, please write to us at Mountain Credit Union, 38 Maple St., Waynesville, NC, 28786-3207

Married Applicants: May ap												
Individual Credit : You must 1. you live in or the propert									WA WI)			
2. your spouse will use the	accoun	t, or		, .	• •							
you are relying on your s complete the Other secti								hild support	, or sepai	ate maintenance,		
Joint Credit: Each Applica								spouse of	the App	licant, mark the		
Co-Applicant box.	41			/ /								
Guarantor: Complete the O			Joint	:ount/I		l Δccount:	☐ Indiv	idual 🗆	Joint			
(Including ATM/Debit Card	_		☐ Credit Card Account: ☐ Individual ☐ Joint									
Amount Requested \$,		Credit Limit	Requested	\$ b					
Purpose/Collateral:			_	_	If Authorize	d User, Na	ime:					
Repayment: Payroll Ded	uction	☐ Cash	Military Allotment	□ Αι	itomatic Payment							
PAYMENT PROTECTION	Are yo	u interested i	n having your loan pro	otecte	d? □Ye	s ∏No						
	If you you. A	answer "yes" separate ele	, then the credit unio ction which discloses	n will the t	disclose the cos erms and condit	it of this vions must	oluntary be sign	payment p ed for prote	rotection ection to	i to be		
	éffecti	ve.					Ü	•				
APPLICANT	CANT				OTHER CO-APPLICAL				T SPOUSE OTHER			
NAME					NAME							
ACCOUNT NUMBER				\dashv	ACCOUNT NUMBER							
SOCIAL SECURITY NUMBER		DRIVER'S LICENS	E NUMBER/STATE	\dashv	SOCIAL SECURITY N	R/STATE						
AGES OF DEPENDENTS		EMAIL ADDRESS	1		AGES OF DEPENDENTS		EMAIL ADDRE		SS			
BIRTH DATE HOME PHONE	≣	BUSINESS	PHONE/EXT.		BIRTH DATE	HOME PHO	NE	BUSINES	S PHONE/EX	α.		
PRESENT ADDRESS (Street - City - State - Zip)					PRESENT ADDRESS (OWN	RENT					
			LENGTH AT RESIDENCE						LENGTH A	AT RESIDENCE		
PREVIOUS ADDRESS (Street - City -	State - Zi	p)	OWN RENT		PREVIOUS ADDRESS	(Street - City	- State - Zip)	OWN	RENT		
			LENGTH AT RESIDENCE						LENGTH A	AT RESIDENCE		
				_					1			
COMPLETE FOR JOINT CREDIT, SEC PROPERTY STATE:	URED CR	EDIT OR IF YOU LI	VE IN A COMMUNITY		COMPLETE FOR JOIN PROPERTY STATE:	IT CREDIT, SE	CURED CRE	DIT OR IF YOU	LIVE IN A C	OMMUNITY		
MARRIED SEPARATED	UNMAR	RIED (Single - Divo	rced - Widowed)		MARRIED SI	EPARATED [UNMARR	IED (Single - Div	orced - Wid	owed)		
EMPLOYMENT/INCOME					EMPLOYMENT/	INCOME						
NAME AND					NAME AND							
ADDRESS OF EMPLOYER					ADDRESS OF EMPLOYER							
TITLE/GRADE	STAR	RT DATE	HOURS AT WORK		TITLE/GRADE		STAR	Γ DATE	HOURS	AT WORK		
				_								
SUPERVISOR'S NAME	IF SE	LF EMPLOYED, TY	PE OF BUSINESS		SUPERVISOR'S NAM	E	IF SEL	F EMPLOYED, 1	YPE OF BUS	SINESS		
NOTICE: ALIMONY, CHILD SUPPOF	RT, OR S	EPARATE MAINTE	NANCE INCOME NEED NOT	BE						ICOME NEED NOT BE		
REVEALED IF YOU DO NOT CHOOSE EMPLOYMENT INCOME	TO HAV	OTHER INCOME		\dashv	REVEALED IF YOU DO		SE TO HAVE	OTHER INCOM				
\$ Per		\$	Per		1.	Per		\$	Per			
□ NET □ GROSS		SOURCE				GROSS		SOURCE				
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO					MILITARY: IS DUTY S		NSFER EXPE		NEXT YEAR	? TYES NO		
WHERE			EPARATION DATE		WHERE				/SEPARATIO			
PREVIOUS EMPLOYER NAME AND A FIVE YEARS	ADDRESS	IF EMPLOYED LES	S THAN STARTING DATE		PREVIOUS EMPLOYE FIVE YEARS	R NAME AND	ADDRESS I	F EMPLOYED LE	SS THAN	STARTING DATE		
			ENDING DATE							ENDING DATE		
			DEL ATIONOLUE							DEL ATIONICI UD		
REFERENCE	DEL ATIV	E NOT LIVENO VETT	RELATIONSHIP		REFERENCE	OE NEADEO	T DEL ATIVE	NOT LIVENC 187	TH VOU	RELATIONSHIP		
NAME AND ADDRESS OF NEAREST	RELATIVE	ENOT LIVING WIT	H YOU HOME PHONE	\neg	NAME AND ADDRESS	OF NEARES	I KELATIVE	NOT LIVING W	IH YUU	HOME PHONE		

	l CREDITO	R NAME OTHE	ER THAN THIS CREDIT UNIO	on I	INTEREST	Ī		<u> </u>	MONTHLY	l 0\	WED BY
WHAT YOU OWE			al sheet(s) if necessary)		RATE	PRESENT	RESENT BALANCE		PAYMENT		ANT OTHE
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LIST ANY NAMES LINDER	WHICH YOUR CREDIT REFERE	NCES AND CE	EDIT HISTORY CAN BE CH	ECKED:	TOTALS	\$		\$			
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WHAT YOU OWN	LIST LOCAT	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITU				ALUE	FOR ANOT		THER LOAN	APPLICA	ANT OTHER
					\$		Y	ES	NO		
					\$		Y	ES	NO		
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					\$		Y	ES	NO		
IS YOUR INCOME LI ARE YOU A CO-MAN	CHAPTER 13, HAD PROPERTY KELY TO DECLINE IN THE NEX KER, CO-SIGNER OR GUARANT of Others Obligated on Loan): OHIO RESIDEI	T TWO YEARS OR ON ANY L	OAN NOT LISTED ABOVE?	HOM (Name of Cred	ditor):			of of	the agreeme	ent, sta	atement o
make credit equally reporting agencies upon request. The with this law.	against discrimi available to all creditwo maintain separate cred Ohio Civil Rights Comr	ination required orthy custo lit histories mission add	uire that all creditors mers, and that credit s on each individual ministers compliance	decree, or or the account or will be in undersigne	has actual kn ount is opene loan with you curred in th	owledge d. (2) Ple ır spouse	of its ter ease sign e. The cre	ms, if y dit	, before the /ou are not being applie	credit applyir d for, i	is granted ng for this if granted
WISCONSIN RESID agreement, unilater											
under Section 766.70 will adversely affect the rights of the Credit Union				SIGNATURE FOR WISCONSIN RESIDENTS ONLY						DA	TE
			SIGN	ATURES							
correct to the best complete listing of will notify us in wobtain credit report any update, increareceived. You under in this application request, the Credit bureau from which to willfully and delik	at everything you have of your knowledge and what you owe. If there riting immediately. You ts in connection with the se, renewal, extension stand that the Credit Unand your credit report Union will tell you the rit received a credit report perately provide incompade to federal credit unculated.	that the al are any im authorize nis applicat n or colle to make to make and a ort on you. lete or inco	pove information is a portant changes you the Credit Union to ion for credit and for ection of the credit ly on the information its decision. If you address of any credit It is a federal crime prrect information on	your card the terms security in you have account. W in these a Individual special tax not subjec deposits.	re applying f will constitut of the credit terest in all in with us now /hen you are accounts to a Retirement A treatment u t to the secu	e acknov card agradividual and in in defaultany any amo account, ander stat	vledgme eement a and joint the futu t, you au unts du and any e or fede	nt o and share tho e. S oth eral	of receipt and disclosures are and/or of to secure yorize us to approve and are account law if given	nd agree. You gleposityour couply the deposent that we as see	eement to grant us a accounts redit card e balanco sits in an ould lose curity, are
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APPLICANT'S SIGNATUR	=		DATE	OTHER SIGNA						DA	TE
				T UNION USE							
DATE	APPROVED DENIED (Adverse Action Notice Sent)	APPROVED LIMITS:	SIGNATURE \$	\$	OTHER \$		OTHER \$			DEBT RA BEFORE	TIO/SCORE AFTER
LOAN OFFICER COMMEN	•	-									
SIGNATURES:				X							
^			DATE	. ^						DA	TF

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