

**Western Connecticut Federal Credit Union**

NMLS# 486265  
2 Stony Hill Rd.  
Bethel, CT 06801

Dana Graziano NMLS# 78176  
Sabrina DeFazio NMLS# 1450038

**APPLICATION FOR ALL CREDIT**

DATE	ACCOUNT NUMBER
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Loan Type:  Auto Loan  Personal Loan  Credit Card  Overdraft Line  Home Equity  Home Equity Line (HELOC)

Amount Requested: \$ \_\_\_\_\_ Use of Funds: \_\_\_\_\_

Auto Info (if applicable - Year, Make, Mileage) \_\_\_\_\_

MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account you wish to apply for.**

- Individual Credit** - You must complete the applicant section about yourself and the other section about your spouse if: You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI) or your Spouse will use the account, or you are relying on your spouse's income as a source of repayment.
- Joint Credit** - If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.

You intend to apply for joint credit. Applicant Signature X \_\_\_\_\_ Co-Applicant Signature X \_\_\_\_\_

**APPLICANT**

Complete for secured credit or if you live in a community property state

MARRIED  SEPARATED  UNMARRIED (Single, Divorced, Widowed)

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NUMBER		BIRTHDATE
HOME PHONE NO.	CELL PHONE*	PREFERRE <input type="checkbox"/> HOME <input type="checkbox"/> CELL
E-MAIL ADDRESS		
CURRENT ADDRESS	MONTH/YEAR MOVED IN <input type="checkbox"/> RENT <input type="checkbox"/> OWN	
MORTGAGE/RENT TO:	MONTHLY AMOUNT	
FORMER ADDRESS	YEARS THERE	
PERSONAL REFERENCE (NAME/ADDRESS)	PHONE NO.	RELATIONSHIP

SPOUSE  CO-APPLICANT  CO-SIGNER/GUARANTOR

Complete for secured credit or if you live in a community property state

MARRIED  SEPARATED  UNMARRIED (Single, Divorced, Widowed)

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NUMBER		BIRTHDATE
HOME PHONE NO.	CELL PHONE*	PREFERRE <input type="checkbox"/> HOME <input type="checkbox"/> CELL
E-MAIL ADDRESS		
CURRENT ADDRESS	MONTH/YEAR MOVED IN <input type="checkbox"/> RENT <input type="checkbox"/> OWN	
MORTGAGE/RENT TO:	MONTHLY AMOUNT	
FORMER ADDRESS	YEARS THERE	
PERSONAL REFERENCE (NAME/ADDRESS)	PHONE NO.	RELATIONSHIP

**ASSETS & DEPOSITS**

TYPE	FINANCIAL INSTITUTION	CURRENT BALANCE	TYPE	FINANCIAL INSTITUTION	CURRENT BALANCE
PRIMARY CHECKING		\$	PRIMARY CHECKING		\$
PRIMARY SAVINGS		\$	PRIMARY SAVINGS		\$
RETIREMENT 401K		\$	RETIREMENT 401K		\$
		\$			\$
		\$			\$

**AUTOMOBILES OWNED/LEASED**

YEAR	MAKE	MODEL	MILEAGE	MONTHLY PAYMENT	YEAR	MAKE	MODEL	MILEAGE	MONTHLY PAYMENT
				\$					\$

**REAL ESTATE OWNED**

ADDRESS	TYPE OF PROPERTY	ESTIMATED VALUE	ADDRESS	TYPE OF PROPERTY	ESTIMATED VALUE
		\$			\$

**EMPLOYMENT AND INCOME** - If self-employed, attach current financial statement and your last two years income tax returns.

CURRENT EMPLOYER	HIRE DATE	CURRENT EMPLOYER	HIRE DATE
TITLE/POSITION	SALARY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUALLY \$	TITLE/POSITION	SALARY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUALLY \$
WORK PHONE NUMBER		WORK PHONE NUMBER	
FORMER EMPLOYER - (IF CURRENT EMPLOYER LESS THAN 2 YEARS)		FORMER EMPLOYER - (IF CURRENT EMPLOYER LESS THAN 2 YEARS)	

**OTHER INCOME** - You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME	SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
1.		\$	1.		\$
2.		\$	2.		\$

LIABILITIES/OTHER OBLIGATIONS - List all financial obligations here including child support, alimony, and IRS obligations that may not be listed on your credit report. Do not include insurance or utility payments.

A = APPLICANT C = CO-APPLICANT D = DEBTS TO BE PAID OFF

INDICATE CODE			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
A	C	D				

Please answer the following questions. If a yes answer is given, explain on attached sheet.

Please indicate A = Applicant C = Co-Applicant		A		C		A		C	
		YES	NO	YES	NO	YES	NO	YES	NO
1. Have you ever filed a petition for bankruptcy?	Date					5. Is any income you have listed likely to reduce in the next two years?			
2. Have you ever had any auto, or furniture repossessed or property foreclosed upon?	Date					6. Have you ever had credit in any other name? What Name?			
3. Are you a co-maker or co-borrower of any loan or lease? For Whom? Where?						7. Have you any suits pending, judgements filed, alimony or support awards against you?			
4. Do you have past due bills?						8. Do you pay child support or alimony?			

**DEMOGRAPHIC INFORMATION - This section asks about your ethnicity, sex, and race.**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

BORROWER	CO-BORROWER
<b>Ethnicity</b>	<b>Ethnicity</b>
<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Print origin: _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Print origin: _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information
<b>Race</b>	<b>Race</b>
<input type="checkbox"/> American Indian or Alaska Native - Print name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Print race: _____ <i>Examples: Fijian, Tongan, and so on.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> American Indian or Alaska Native - Print name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Print race: _____ <i>Examples: Fijian, Tongan, and so on.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information
<b>Sex</b>	<b>Sex</b>
<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information

To Be Completed by Financial Institution (for application taken in person):		Borrower	Co-Borrower
Was the ethnicity collected on the basis of visual observation or surname?		<input type="checkbox"/> NO <input type="checkbox"/> YES	<input type="checkbox"/> NO <input type="checkbox"/> YES
Was the sex collected on the basis of visual observation or surname?		<input type="checkbox"/> NO <input type="checkbox"/> YES	<input type="checkbox"/> NO <input type="checkbox"/> YES
Was the race collected on the basis of visual observation or surname?		<input type="checkbox"/> NO <input type="checkbox"/> YES	<input type="checkbox"/> NO <input type="checkbox"/> YES

**The Demographic Information was provided through:**  
 Face-to-Face interview (includes Electronic Media w/ Video Component)  Telephone Interview  Fax or Mail  Email or Internet

Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
Interviewer's Signature	<b>WESTERN CONNECTICUT          FEDERAL CREDIT UNION</b> 2 Stony Hill Rd. Bethel, CT 06801
Interviewer's Phone Number (incl. area code)	

\*Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number.

The undersigned applies for the credit indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. The Credit Union or its agent is authorized to investigate your creditworthiness, employment history, and to obtain a credit report and to answer questions about their credit history with you. You understand that any false or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. The USA Patriot Act requires that we obtain, verify, and record information that identifies each person who opens an account.

APPLICANT SIGNATURE	CO-APPLICANT CO-SIGNER SIGNATURE
DATE	DATE