

LOAN APPLICATION

FAX TO (616) 249-3666

NOTICE: Married applicants may apply for separate accounts.

Individual Credit: Complete "APPLICANT" section if you are relying on your own credit and income

Joint Credit: Complete "APPLICANT" and "CO-APPLICANT" if you are relying on another party's income as a basis for repayment. For Joint Credit, both parties must initial here=====>



NMLS ID 995570

PLEASE COMPLETE BACK.

--	--

FOR CREDIT UNION USE ONLY	
<input type="checkbox"/> Approved \$ _____	
<input type="checkbox"/> Rejected-ECOA Notice Sent on _____	
CREDIT COMMITTEE OR LOAN OFFICER	
Signature _____	Date _____

Amount Requested:	\$		Purpose and Collateral:	
--------------------------	----	--	--------------------------------	--

APPLICANT		
Name: _____	Social Security #: _____	Account #: _____
Street: _____	Home Phone: _____	Birth Date: _____
City, State, Zip: _____	Work Phone: _____	Drivers License #: _____
Number of Dependents: _____		Name & Address of Employer: _____
Position: _____	Supervisor: _____	Date of Hire: _____
Income: \$ _____ per _____	<input type="checkbox"/> Gross <input type="checkbox"/> Net-after tax	Other Income: _____ Source: _____
Rent or Mortgage: \$ _____ per _____	Child Support: \$ _____ per _____	
<i>* If There is no Housing Expense, please see back of application.</i>		
Payable to: _____		

CO-APPLICANT		
Name: _____	Social Security #: _____	Account #: _____
Street: _____	Home Phone: _____	Birth Date: _____
City, State, Zip: _____	Work Phone: _____	Drivers License #: _____
Number of Dependents: _____		Name & Address of Employer: _____
Position: _____	Supervisor: _____	Date of Hire: _____
Income: \$ _____ per _____	<input type="checkbox"/> Gross <input type="checkbox"/> Net-after tax	Other Income: _____ Source: _____
Rent or Mortgage: \$ _____ per _____	Child Support: \$ _____ per _____	
<i>* If There is no Housing Expense, please see back of application.</i>		
Payable to: _____		

REFERENCES NAME, ADDRESS & PHONE OF NEAREST RELATIVE NOT LIVING WITH YOU

I (We) certify that all information contained in this application is correct to the best of my (our) knowledge and I (We) have disclosed all outstanding obligations currently owed. I (We) hereby give the Credit Union authorization to check on my (our) credit, employment history, obtain a credit report, and to answer questions about your credit experience with me. I (We) understand that it may be a federal crime punishable by fine or imprisonment (or both) to knowingly make any false statements concerning any of the above facts as applicable under the provisions of the United States Criminal Code.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

PLEASE PROVIDE PROOF OF CURRENT INCOME AND COMPLETE BACK OF APPLICATION.

TYPE OF LOAN REQUESTED

- | | | | |
|--|--|--------------------------------------|--|
| <input type="checkbox"/> Line of Credit | <input type="checkbox"/> Visa Classic | <input type="checkbox"/> Auto | <input type="checkbox"/> Single Payment Note |
| <input type="checkbox"/> Overdraft LOC | <input type="checkbox"/> Visa Gold | <input type="checkbox"/> RV | <input type="checkbox"/> Seasonal Loan Special |
| <input type="checkbox"/> Home Equity LOC | <input type="checkbox"/> Visa Platinum | <input type="checkbox"/> Home Equity | <input type="checkbox"/> Other _____ |

MEMBER PAYMENT AND INSURANCE OPTIONS

PAYMENT OPTIONS (Please initial next to your choice.) Except for single payment notes, all loans require monthly payments. The minimum payment amount is shown on the note, but you can pay any additional amount you like, at anytime, without any penalty..

- _____ **Cash Payment** – With the cash payment option it is your responsibility to make your loan payment each month by the due date. You make the payment in person or send your payment in the mail. We can supply you with a payment coupon book, if you desire, to help remind you when payments are due.
- _____ **Automatic Funds Transfer** – With the auto-transfer option we will set an automatic transfer each month on your payment due date. The payment can be transferred from any account at the credit union of which you are a primary or joint member.
- _____ **Direct Deposit Payment** – If you have your paycheck direct deposited to your account at ATLCU, we can set up up to post part of your check directly to your loan. If you are paid weekly, we recommend dividing your loan payment by four. If you are paid bi-weekly, we recommend dividing your payment in half.

INSURANCE OPTIONS (Please initial next to your choice.) For peace of mind, should anything happen to you, we offer as options on your loan both disability and life insurance. The premium for the insurance you choose is added to your loan balance each month. Your monthly payment is adjusted to cover the estimated premiums over the life of your loan. The premiums are calculated as a percentage fo the loan balance outstanding. Some exclusions or restrictions may apply depending on the coverage you choose and/or your medical condition.

- _____ **Single Credit Life Insurance** – This insurance will pay off the balance of your loan should you die before the loan is paid in full. The insurance coverage is good up to the age of 70 ½.
- _____ **Joint Credit Life Insurance** – This insurance will pay off the balance of the loan should either of the persons signing for the loan die. Again, the coverage is good up to the age of 70 ½.
- _____ **Credit Disability Insurance** – This insurance will make your loan payments for you if you are temporarily or permanently disabled. There is a 14-day waiting period. A doctor’s statement is required for payment of benefits.
- _____ **No Insurance Coverage** – None of the above insurance options are mandatory to be approved for a loan at ATLCU