

OUTSTANDING DEBTS (INCLUDE ALL DEBTS. ATTACH ANOTHER SHEET IF NECESSARY.)

CREDITOR & ACCOUNT NUMBER	DATE OF LOAN	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE? Y OR N
Rent/Mortgage					
Home Equity					
1 st Auto Loan					
2 nd Auto Loan					
Credit Union					
Credit Union					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Student Loans					
Other					
Alimony, etc					
TOTALS					

If any other person is obligated on any of the above loans, list the name(s) with the specific loan.

If you are a co-maker, co-signer or guarantor of any other loan, list that person's name and the creditor.

If you have declared bankruptcy within the last 14 years, please state the year.

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.
 In considering this application the Credit Committee and/or Loan Officer may request and use a report from outside credit reporting agencies. We may also ask a credit reporting agency or agencies for other such reports in connection with renewal or continuation of the credit for which you're applying. If you request, we will inform you whether or not we asked for such a report and, if we have, the name and address of the agency or agencies. I acknowledge notice of this disclosure under Article 25 of the NYS General Business Law.

Members Signature

Date

For Credit Union Use Only

<input type="checkbox"/>	Approved as submitted
<input type="checkbox"/>	Referred to Credit Committee Reason:
<input type="checkbox"/>	Rejected as submitted Reason:
<input type="checkbox"/>	The following counter offer is being made to the applicant and if accepted, the loan will be approved.
Describe:	
Outside credit reporting information considered. (Y / N)	
Loan Officer Signature	Date
Credit Committee Member Signature	Date
Credit Committee Member Signature	Date
Credit Committee Member Signature	Date
ECOA Notice and Reason for Rejection sent/delivered on	
Signed	