



FREESTONE CREDIT UNION

PO Box 210 • 613 Main Street • Teague, TX 75860
 Phone: 254-739-2594 • www.FreestoneCU.org

LOAN APPLICATION

Must present this application in person at one of our branches.

HOW TO APPLY

- Please complete this application
- Sign on the last page
- Return completed application to the Freestone Credit Union
- An incomplete or unsigned application may delay processing

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), or
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account / loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

Account / Loan: Individual Joint

Amount Requested \$ _____ Purpose / Collateral: _____

Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Statement of Intent	Are you interested in having your loan protected? <input type="checkbox"/> Yes <input type="checkbox"/> No
	If you answered "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Applicant

NAME (Last – First – Initial)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER / STATE

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

BIRTH DATE

HOME PHONE

()

CELL PHONE

()

BUSINESS PHONE / EXT.

()

EMAIL ADDRESS		
PRESENT ADDRESS (Street – City – State – Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS:	
PREVIOUS ADDRESS (Street – City – State – Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS:	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single – Divorced – Widowed)		
Employment / Income		
NAME AND ADDRESS OF EMPLOYER		
TITLE / GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS		
OTHER INCOME SOURCE: _____ \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS		
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE: _____ ENDING / SEPARATION DATE		
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		
TITLE/GRADE	STARTING DATE	ENDING DATE

Other <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other			
NAME (Last – First – Initial)			
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE		LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	CELL PHONE	BUSINESS PHONE / EXT.
	()	()	()
EMAIL ADDRESS			
PRESENT ADDRESS (Street – City – State – Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	

		YEARS AT THIS ADDRESS:
PREVIOUS ADDRESS (Street – City – State – Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS:
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single – Divorced – Widowed)		
Employment / Income		
NAME AND ADDRESS OF EMPLOYER		
TITLE / GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS		
OTHER INCOME SOURCE: _____ \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS		
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE: _____ ENDING / SEPARATION DATE		
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		
TITLE/GRADE	STARTING DATE	ENDING DATE
Applicant Reference		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP	HOME PHONE	
Other Reference		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP	HOME PHONE	

What You Owe		
LIST CREDITOR NAMES OTHER THAN FREESTONE CREDIT UNION (Attach additional sheet(s) if necessary)		
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Include Tax and Insurance)	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY

		<input type="checkbox"/> Applicant <input type="checkbox"/> Other
2ND MORTGAGE	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
1ST AUTO LOAN	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
2ND AUTO LOAN	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
CHILD-CARE	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
CHILD SUPPORT	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
CREDIT CARD	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
CREDIT CARD	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
OTHER	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
OTHER	CREDITOR NAME	INTEREST RATE
PRESENT BALANCE	MONTHLY PAYMENT	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:		
TOTAL PRESENT BALANCES	TOTAL MONTHLY PAYMENTS	OWED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other

What You Own		
HOME	LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE

	PLEGGED AS COLLATERAL FOR ANOTHER LOAN <input type="checkbox"/> YES <input type="checkbox"/> NO	OWNED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
AUTO	LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE
	PLEGGED AS COLLATERAL FOR ANOTHER LOAN <input type="checkbox"/> YES <input type="checkbox"/> NO	OWNED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
SAVINGS	LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE
	PLEGGED AS COLLATERAL FOR ANOTHER LOAN <input type="checkbox"/> YES <input type="checkbox"/> NO	OWNED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
CHECKING	LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE
	PLEGGED AS COLLATERAL FOR ANOTHER LOAN <input type="checkbox"/> YES <input type="checkbox"/> NO	OWNED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other
OTHER (Describe)	LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE
	PLEGGED AS COLLATERAL FOR ANOTHER LOAN <input type="checkbox"/> YES <input type="checkbox"/> NO	OWNED BY <input type="checkbox"/> Applicant <input type="checkbox"/> Other

Other Information About You	APPLICANT		OTHER	
	YES	NO	YES	NO
IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET				
1. Are you a U. S. Citizen or Permanent Resident Alien?				
2. Do you currently have any outstanding judgements or have you ever filed for bankruptcy, had a debt adjustment plan confirmed under chapter 13, had property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit?				
3. Is your income likely to decline in the next two years?				
4. Are you a co-maker, co-signer or guarantor on any loan not listed above? For whom? (Name of Others Obligated on Loan):				
To whom? (Name of Creditor)				

State Law Notices
<p>OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.</p> <p>WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement</p>

or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

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SIGNATURE FOR WISCONSIN RESIDENTS ONLY

DATE

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Freestone Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. You understand that the Freestone Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Freestone Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

X

X

APPLICANT'S SIGNATURE

DATE

OTHER SIGNATURE

DATE

Once you have completed and signed the application, please bring it by one of our branch locations to speak with a loan officer.

FOR CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DENIED (Adverse Action Notice Sent)
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APPROVED LIMITS

SIGNATURE \$

LINE OF CREDIT \$

OTHER \$

LOAN OFFICER COMMENTS

X

X

LOAN OFFICER'S SIGNATURE

DATE

SUPERVISOR'S SIGNATURE

DATE