

**STATE EMPLOYEES COMMUNITY CREDIT UNION**  
**4500 COLLEGE AVENUE**  
**ALTON, IL 62002**

**CREDIT APPLICATION**

**Married Applicants:** May apply for individual credit  
**Individual Credit:** You must complete the Applicant section about yourself.  
**Joint Credit:** Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of Applicant, mark the Co-Applicant box.

<b>APPLICANT ACCOUNT NO.</b>		<b>LOAN NUMBER</b>		<b>DATE</b>
<b>AMOUNT REQUESTED:</b>		<b>PURPOSE OF LOAN:</b>		
<b>METHOD OF PAYMENT</b>	PAYROLL DEDUCTION	CHECK /CASH	SEMI - MONTHLY	MONTHLY

**OPTIONAL CREDIT INSURANCE**  
An appropriate application/disclosure will be furnished at the time your credit is approved. Credit Life and/or Credit Disability Insurance is not required under this plan and will be included only if requested immediately below by the APPLICANT

<b>CREDIT DISABILITY</b>	<b>YES</b>	<b>NO</b>
<b>CREDIT LIFE SINGLE/JOINT</b>	<b>YES</b>	<b>NO</b>

**APPLICANT**

NAME

SOCIAL SECURITY	BIRTH DATE		
PRESENT ADDRESS	OWN	RENT	HOW LONG
PREVIOUS ADDRESS	OWN	RENT	HOW LONG
HOME PHONE	CELL PHONE	EMAIL ADDRESS	

**EMPLOYMENT/INCOME**

NAME & ADDRESS OF EMPLOYER

TITLE	GROSS INCOME	HOW LONG
FORMER EMPLOYER/ADDRESS	POSITION	HOW LONG

**OTHER INCOME** You need not list income from child support or separate maintenance unless using for this loan

Type of Other Income	Monthly Amount
Type of Other Income	Monthly Amount

**REFERENCE**

NAME	PHONE NO.
ADDRESS	RELATIONSHIP

**COMPLETE BACK OF APPLICATION**

### CREDIT INFORMATION

Include Mortgages, Rent, charge accounts, credit cards and other obligations

MORTGAGE OR RENT	MONTHLY PAYMENT
SECOND MORTGAGE	MONTHLY PAYMENT
VEHICLE	MONTHLY PAYMENT
BANK OR LOAN COMPANIES	MONTHLY PAYMENT
BANK OR LOAN COMPANIES	MONTHLY PAYMENT
BANK OR LOAN COMPANIES	MONTHLY PAYMENT
CREDIT CARD	MONTHLY PAYMENT
CREDIT CARD	MONTHLY PAYMENT
CREDIT CARD	MONTHLY PAYMENT
CREDIT CARD	MONTHLY PAYMENT
	YES      NO
Are you obligated to make Alimony, Child Support or Maintenance Payment?	
Are you a co-maker, endorser or guarantor on any loan or contract?	
Are there any unsatisfied judgments against you?	
Have you declared bankruptcy in the last 10 years?	

### 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 Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will reply on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the names and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to state chartered credit unions insured by NCUA.

APPLICANTS SIGNATURE	DATE
OTHER SIGNATURE	DATE

**CREDIT COMMITTEE:**

APPROVED

DENIED

SIGNATURE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

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**CREDIT APPLICATION**

**CO- APPLICANT**

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<b>CO-APPLICANT</b>			
NAME			
SOCIAL SECURITY		BIRTH DATE	
PRESENT ADDRESS	OWN	RENT	HOW LONG
PREVIOUS ADDRESS	OWN	RENT	HOW LONG
HOME PHONE	CELL PHONE	EMAIL ADDRESS	
<b>EMPLOYMENT/INCOME</b>			
NAME & ADDRESS OF EMPLOYER			
TITLE	GROSS INCOME	HOW LONG	
FORMER EMPLOYER/ADDRESS	POSITION	HOW LONG	
<b>OTHER INCOME</b> You need not list income from child support or separate maintenance unless using for this loan			
Type of Other Income	Monthly Amount		
Type of Other Income	Monthly Amount		
<b>REFERENCE</b>			
NAME	PHONE NO.		
ADDRESS	RELATIONSHIP		