

CINCINNATI EMPLOYEES
CREDIT UNION
NMLS# 671345

CANDI BACK
NMLS# 2478354

CINCINNATI EMPLOYEES CREDIT UNION
1003 HARRISON AVE, SUITE 200
HARRISON, OHIO 45030

APPLICATION FOR LOAN

NOTICE: Married applicants may apply for individual credit.

Check the box indicating the type of credit you are applying for:

Individual Credit:

- 1) Complete applicant section if you are relying only on your own income and assets to establish credit.
2) Complete other applicant section providing information about your spouse or former spouse if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if you are relying on spousal support, child support or separate maintenance payments to establish credit. Income from alimony, child support or separate maintenance does not have to be revealed if you choose not to have it considered as a basis for repaying the loan.

Joint Credit:

- 1) Complete applicant and co-applicant section providing information about you and the other party.
2) Each joint applicant must sign below.

We intend to apply for joint credit: (Applicant Signature) X _____ (Co-Applicant Signature) X _____

Amount of Loan		Length of Repayment MONTHS		Purpose of Loan	
Applicant		Social Security No.		<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse Social Security No.	
Present Street Address				Present Street Address	
City		State	ZIP	City	
State		ZIP		State	
ZIP		Previous Address (complete only if present address is less than 3 years)			
Day Telephone		Evening Telephone No.		Day Telephone	
Evening Telephone No.		Day Telephone		Evening Telephone No.	
Birth Date		No. of Dependents (exclude self)		Birth Date	
No. of Dependents (exclude self)		No. of Dependents (exclude self)			
Employer's Name				Employer's Name	
Employer's Street Address				Employer's Street Address	
City		State	ZIP	City	
State		ZIP		State	
ZIP		Emp. Telephone No.			
Emp. Telephone No.		Position		Emp. Telephone No.	
Position		Emp. Telephone No.		Position	
Pay Frequency		Gross	Net	Yrs. Empl'd.	Yrs. Empl'd.
<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly		Gross	Net	Yrs. Empl'd.	Yrs. Empl'd.
Previous Employer (complete if current is less than 3 yrs.)		Yrs. Empl'd.		Previous Employer (complete if current is less than 3 yrs.)	
Yrs. Empl'd.		Yrs. Empl'd.			
You need not disclose the following sources of income, but if you would like the credit union to consider such income in connection with this loan application, please complete the following.					
Spousal Support		Child Support		Spousal Support	
Child Support		Spousal Support		Child Support	

CREDIT INFORMATION

List all Debts-Car Loans, Bank Loans, Finance Companies, Credit Unions, Department Stores, Credit Cards, etc. Use additional sheet if necessary.

Name of Creditors	Monthly Payment	Balance Owed	Amount Past Due
1. Mtg/Rent			
2. Auto Payment			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Parent's name or nearest relative (not spouse)	Are you a comaker/guarantor on any other loans? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, list amount
Address	If so, for whom?
Relationship	Child support or spousal support <input type="checkbox"/> No <input type="checkbox"/> Yes Amount \$ _____ /month
Have you any judgements, garnishes or legal proceedings against you? <input type="checkbox"/> NO <input type="checkbox"/> YES	
If yes, explain	Additional information
Have you been declared bankrupt within the last 14 years? <input type="checkbox"/> NO <input type="checkbox"/> YES	
If yes, what year?	

Notice:

I hereby certify everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

I hereby authorize the Credit Union to whom this application is made, or any Credit Bureau or other investigative agency employed by such Credit Union, to investigate the references herein listed or statements or other data obtained from me or from any other source whatsoever pertaining to my credit and financial responsibility.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy 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.

_____	_____	_____	_____
Applicant Signature	Date	Co-Applicant Signature	Date

Comments:

Items needed to apply:

- Income verification
- Most recent pay stub *or*
- Pension/Social Security *or*
- Previous year W-2

Return the application:

- Bring it into the office
- Fax to: 513-367-7762
- Or email it to: staff@cintiecu.org

*Applications are good for 90 days. You can save time and get pre-approved before you start shopping.