



**WIT**  
**Federal**  
**Credit Union**  
 22 Fourth Street  
 Rochester, NY 14609

# CONSUMER LOAN APPLICATION

- Please supply a copy of your most recent pay stub(s).
- Additional Information may be required.

<b>Loan Amount Requested</b>	<b>Term</b>	<b>Loan Purpose</b>
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<b>BORROWER INFORMATION</b>			<b>CO-BORROWER INFORMATION</b>		
Name (First, MI, Last)		Date of Birth	Name (First, MI, Last)		Date of Birth
Street Address		Social Security # - -	Street Address		Social Security # - -
City, State, Zip		Personal Phone	City, State, Zip		Home Phone
e-mail address		Years there	e-mail address		Years there
Present Employer		Position	Present Employer		Position
Monthly Income - present employer /month	Years There	Business Phone	Monthly Income - present employer /month	Years There	Business Phone
Secondary Income* /month	Source		Secondary Income* /month	Source	
Previous Employer (if less than 2 years with present employer)		Years there	Previous Employer (if less than 2 years with present employer)		Years There
Housing Payment (including taxes) <input type="checkbox"/> Own <input type="checkbox"/> Rent /month	Current Home Value	Mortgage Balance	Housing Payment (including taxes) <input type="checkbox"/> Own <input type="checkbox"/> Rent /month	Current Home Value	Mortgage Balance

**Alimony/Child Support:** Are you presently liable for any alimony, child support or separate maintenance payments? If yes, what is the amount per month of those payments?

Borrower:  No  Yes \$ \_\_\_\_\_ / month

Co-Borrower:  No  Yes \$ \_\_\_\_\_ / month

\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

**Self-Employment:** If Self-Employed, attach copies of most recent two years' signed tax returns. If using rental income, include copies of leases and most recent two years' signed returns (include Schedule E).

**Judgments:** Do you have any outstanding judgments and/or are you a defendant in any legal action?  
 No  Yes (if so, explain)

**Bankruptcy:** Have you sought council for bankruptcy in the last 7 years?  
 No  Yes (if so, explain)

**Judgments:** Do you have any outstanding judgments and/or are you a defendant in any legal action?  
 No  Yes (if so, explain)

**Bankruptcy:** Have you sought council for bankruptcy in the last 7 years?  
 No  Yes (if so, explain)

**Credit Insurance:** The Credit Union will disclose the cost of the voluntary insurance to you. A separate insurance election which discloses the terms and conditions of the credit insurance must be signed in order for the coverage to become effective.

**Please check coverage(s) desired:**  Single credit life  Joint credit life  Credit disability

Comments:

\_\_\_\_\_  
 Processed by Date

\_\_\_\_\_  
 Approved by Date

\_\_\_\_\_  
 Reviewed by Date

I certify the statements contained herein are true and complete to the best of my knowledge. I understand the lender will retain this application whether approved or declined. The lender is authorized to check my credit and employment history and to ask questions from others about their credit experience with me. WIT Federal Credit Union may request a credit report in connection with this application for credit and any credit update, renewal or extension of credit. Upon request, WIT will tell me whether or not a consumer report was obtained and if such a report was obtained WIT will furnish me with the name and address of the consumer reporting agency furnishing the report.

Borrower's  
 Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower's  
 Signature \_\_\_\_\_ Date \_\_\_\_\_