



# Personal Line of Credit Application

PLEASE PRINT

New Acct?	Member #	Raise Limit?	Credit Limit Request	Date:
<input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	

## Type of Credit

- Individual Credit.** Married applicants may apply for individual credit.
- Complete Sections 1, 3, and 5 below. Also complete Section 2 below about your spouse if:
- (a) your spouse will be permitted to use the Account,
  - (b) you are relying on your spouse's income as a basis for repayment,
  - (c) you reside in a community property state (TX, LA, NM, AZ, NV, WA, WI, ID, AK) or you are relying on property located in a community property state as a basis for repayment of the credit requested, or
  - (d) you are relying on alimony, child support, or separate maintenance payments from a spouse or former spouse as a basis for repayment.
- Joint Credit.** The Primary Applicant must complete Sections 1, 3, and 5 and the Joint Applicant must complete Section 2 and sign below as Joint Applicant. Both Applicants must complete Section 4.
- Check here if the Joint Applicant is your spouse.
- Guarantor.** The Primary Applicant must complete Sections 1, 3, and 5. The Guarantor must complete Section 2 and sign below as Guarantor. The Guarantor must also sign a Guaranty Agreement.

## 1. Applicant

Name		Security Password		Social Security #		
Street Address		City	State	Zip	-- --	
		Years There				
Previous Street Address		City	State	Zip	Telephone Number	
		Years There			Secondary Telephone Number	
Marital Status (Complete only if this is an application for joint credit or you reside in a community property state or you are relying on property in a community property state as a basis of repayment) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (single, divorced, widowed) <input type="checkbox"/> Separated		Date of Birth		E-Mail Address		
		Number of Dependents		Ages	Driver's License No. State	
<b>Employment/Income</b>						
Employer Name and Address		Position	Date of Employment	Salary	Supervisor Name	If Self-Employed Type of Business
				\$ Per		
Previous Employer Name and Address <small>(Complete only if with current employer fewer than five years)</small>		Position	Date of Employment	Salary	Supervisor Name	If Self-Employed Type of Business
			Date of Termination	\$ Per		
Other Income ( <b>Alimony, Child Support, or Separate Maintenance Income Need Not be Revealed if You Do Not Wish to Have it Considered</b> )						
\$	Per	Source				
\$	Per	Source				
\$	Per	Source				
<b>References</b>		Name and Address of Nearest Relative Not Living With You		Home Telephone Number Relationship		

## 2. Other Signer

Joint Applicant     Guarantor

Name		Security Password		Social Security #	
Street Address		City	State	Zip	-- --
		Years There			
Previous Street Address		City	State	Zip	Telephone Number
		Years There			Secondary Telephone Number

<b>Marital Status</b> (Complete only if this is an application for joint credit or you reside in a community property state or you are relying on property in a community property state as a basis of repayment) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (single, divorced, widowed) <input type="checkbox"/> Separated	Date of Birth	E-Mail Address
	Number of Dependents	Ages

<b>Employment/Income</b>	Employer Name and Address				
Position	Date of Employment	Salary	Supervisor Name	If Self-Employed Type of Business	
		\$ Per			

Previous Employer Name and Address <small>(Complete only if with current employer fewer than five years)</small>	Position	Date of Employment	Salary	Supervisor Name	If Self-Employed Type of Business
		Date of Termination	\$ Per		

**Other Income (Alimony, Child Support, or Separate Maintenance Income Need Not be Revealed if You Do Not Wish to Have it Considered)**

\$	Per	Source
\$	Per	Source
\$	Per	Source

<b>References</b>	Name and Address of Nearest Relative Not Living With You	Home Telephone Number	Relationship

**3. Applicant Additional Information**

<b>Applicant Assets (list property you own)</b>	Location of Property	Market Value	Is this property serving as security for another obligation?
<input type="checkbox"/> Jointly Owned		\$	
<input type="checkbox"/> Jointly Owned		\$	
<input type="checkbox"/> Jointly Owned		\$	
<input type="checkbox"/> Jointly Owned		\$	
<input type="checkbox"/> Jointly Owned		\$	
<input type="checkbox"/> Jointly Owned		\$	
<input type="checkbox"/> Jointly Owned		\$	

<b>Applicant Debt List All Debts</b>	Creditor	Loan Balance	Monthly Payment
		\$	\$ per
		\$	\$ per
		\$	\$ per
		\$	\$ per
		\$	\$ per

Are there any outstanding judgments, garnishments, or legal proceedings against you? Have you ever filed for bankruptcy relief or had property repossessed? [ ] Yes [ ] No

Do you anticipate any significant decreases in your income in the next three years? [ ] Yes [ ] No

Are you a maker, indorser, or guarantor on any other debt you have not told us about? [ ] Yes [ ] No

Are you required to make alimony, child support, or separate maintenance payments to someone else? If yes, what is the payment amount? \$ \_\_\_\_\_ per \_\_\_\_\_. [ ] Yes [ ] No

**4. Joint Credit**

\_\_\_\_\_ If this is an Application for Joint Credit, both Applicants must initial here to indicate their intent to apply for joint credit.

**5. Signatures and Authorizations**

By signing below, you represent that all of the information you have provided in this Application and any additional information provided in connection with this Application is accurate and complete. You understand that we are relying on this information in our decision to extend credit, and you promise to notify us promptly if any information you have provided materially changes. It is a federal crime punishable by fine and/or imprisonment to knowingly make a false statement in a loan application to a federal credit union. You understand that, if approved, the Account will be governed by and subject to the Personal Line of Credit Agreement and any amendments thereto. In connection with this Application and, if approved, maintenance of your Account, you authorize Nizari Progressive Federal Credit Union and its agents and assigns to investigate your credit history and background by obtaining your credit reports. You also authorize the credit union to answer questions about its credit experience with you. You expressly agree that the credit union and its agents and assigns may contact you about your Account using any contact information you have provided, including any cell phone number you have provided, even if you incur charges under your cell phone plan. You expressly consent to the use of any automatic telephone dialing equipment and/or artificial or prerecorded voices when we contact you. You understand that the terms of the Personal Line of Credit Agreement are subject to change.

<b>X</b> Primary Applicant	Date	<b>X</b> Joint Applicant	Date
<b>X</b> Guarantor	Date	<b>X</b> Other Signer	Date



## PERSONAL FINANCIAL STATEMENT

COMPLETE ONLY IF APPLYING FOR MORE THAN \$25,000.00

**SECTION A: ASSETS**

**SECTION B: LIABILITIES**

Cash (1)	Other Debts Payable (1)
Investments in Partnership (2)	Partnership Payable (2)
Real Estate (Homestead) (3)	Mortgage Payable (3)
Real Estate (Other) (3)	Credit Card Debts
OTHER ASSETS	OTHER LIABILITIES
Personal Property	Taxes Payable
Automobiles (Market Value)	Auto Loan Payable
Notes Receivable	Notes Payable
Life Insurance (Cash Value)	<b>NET WORTH (A - B)</b>
<b>TOTAL ASSETS (A)</b>	<b>TOTAL LIABILITIES (B)</b>

**SECTION C: CASH INCOME & EXPENSE**

Gross Wages or Salaries	Mortgage Payments / Rent
Commissions, Bonuses etc	Principal/Interest Payments
Partnership Income etc	Income Taxes
Partnership Distributions	Partnership Contributions
Interests & Dividends	Other Taxes
Rental Income	Living Expenses & Misc.
Other	Other
<b>TOTAL CASH INCOME (A)</b>	<b>TOTAL Cash Expense (B)</b>
	<b>NET Cash Flow (A-B)</b>

**SCHEDULE 1 - CASH**

Account Name	Bank Name	Account #	Balance	Security Dep.

**SCHEDULE 2 - INVESTMENTS in PARTNERSHIPS**

Partnership Name	Gen., Ltd., Other	Percentage	Cost	Market Value

**SCHEDULE 3 - REAL ESTATE**

Location	Lien Holder	Cost	Balance	Market Value

**SCHEDULE 4 - NOTES PAYABLE**

Name of Institutions	Collateral	Original Amt	Balance	Maturity Date

**The undersigned certifies that the information inserted here is true and correct, to the best of my knowledge.**

Signed X \_\_\_\_\_ Date \_\_\_\_\_ A/C # \_\_\_\_\_



## Loan Application Fee

In order to proceed with your loan application, you agree to first deposit funds for payment of the application fee of \$35.00. This fee applies to Personal, Signature, Personal Line of credit, No Doc, Low Doc, Post-Graduation Consolidation and any other promotional unsecured Loans.

The application fee shall not be considered as an advance expense deposit, or as an interest or loan finance charge, nor shall it be included in the calculation of the interest.

I/We have read the above terms and conditions and acknowledge receiving a copy by signing below.

Account Number: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_