



NOTE: TWO (2) MOST RECENT PAY STUBS MUST BE SUBMITTED TO THE LOAN DEPARTMENT WITH THIS APPLICATION (OR IN ADVANCE) TO BE ELIGIBLE FOR THE SIDEWALK SALE DISCOUNTED RATE.

CREDIT UNION USE ONLY	
TIME REC.	PAY STUB REC. <input type="checkbox"/> YES <input type="checkbox"/> NO INITIAL
GENERAL INFORMATION	
Will you be applying for individual or joint credit? <input type="checkbox"/> Joint <input type="checkbox"/> Individual	
If applying for joint credit, please sign below to verify that you intend to apply for joint credit.	
Applicant:	Co-Applicant:
Marital Status: Complete marital status if this loan is for:	
<ul style="list-style-type: none"> a. Joint or secured credit, or b. You reside in or rely on property located in a Community Property State. (AZ, CA, ID, LA, NM, NV, TX, WA, WI) 	
<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> This loan is not for joint or secured credit and I do not live in the states listed above.	
Type of Loan Requested:	
Loan Amount Requested	Loan Term Requested:
PRIMARY APPLICANT	
First Name:	Member Number:
Middle Name:	Last Name:
Social Security Number (TIN):	Date of Birth:
Number of Dependents:	Ages of Dependents:
Home Phone Number:	Work Phone Number:
Other Phone Number:	Email Address:
Drivers License Number:	Drivers License State:
<i>Home Address</i>	
Address Line 1:	
Address Line 2:	
City:	State, Zip:
Time at Previous Residence:	Monthly Payment:
Residence Type: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other:	
<i>Previous Address</i>	
Address Line 1:	
Address Line 2:	
City:	State, Zip:

*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice. Regular qualifications apply. Must meet required criteria to be approved. Existing BAFCU loans are not eligible for refinancing under this promotion. No other discounts apply.

Example Payment: 60 monthly payments of \$184.17 per \$10,000 borrowed at 4% APR

Applications submitted without paystub(s) will not be eligible for Sidewalk Sale discount.



Time at Previous Residence:	
Residence Type: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other:	
Present Employer	
Name:	Phone Number:
Employment Status: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Temp <input type="checkbox"/> Retired <input type="checkbox"/> Other (please specify)	
Job Title:	Job Start Date:
Gross Salary:	Per: <input type="checkbox"/> Year <input type="checkbox"/> Month <input type="checkbox"/> Hour
<i>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.</i>	
Other Income:	Per: <input type="checkbox"/> Year <input type="checkbox"/> Month <input type="checkbox"/> Hour
Other Income Source:	
Previous Employer	
Name:	Phone Number:
Employment Status: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Temp <input type="checkbox"/> Retired <input type="checkbox"/> Other (please specify)	
Employer Name:	Job Title:
Job Start Date:	Job End Date:
Gross Salary:	Per: <input type="checkbox"/> Year <input type="checkbox"/> Month <input type="checkbox"/> Hour
CO-APPLICANT	
First Name:	Member Number:
Middle Name:	Last Name:
Social Security Number (TIN):	Date of Birth:
Number of Dependents:	Ages of Dependents:
Home Phone Number:	Work Phone Number:
Other Phone Number:	Email Address:
Drivers License Number:	Drivers License State:
<i>Home Address</i>	
Address Line 1:	
Address Line 2:	
City:	State, Zip:
Time at Previous Residence:	Monthly Payment:
Residence Type: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other:	
<i>Previous Address</i>	
Address Line 1:	
Address Line 2:	
City:	State, Zip:
Time at Previous Residence:	
Residence Type: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other:	
Present Employer	
Name:	Phone Number:
Employment Status: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Temp <input type="checkbox"/> Retired <input type="checkbox"/> Other (please specify)	
Job Title:	Job Start Date:
Gross Salary:	Per: <input type="checkbox"/> Year <input type="checkbox"/> Month <input type="checkbox"/> Hour
<i>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.</i>	

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Other Income:		Per: <input type="checkbox"/> Year <input type="checkbox"/> Month <input type="checkbox"/> Hour				
Other Income Source:						
Previous Employer						
Name:		Phone Number:				
Employment Status: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Temp <input type="checkbox"/> Retired <input type="checkbox"/> Other (please specify)						
Employer Name:		Job Title:				
Job Start Date:		Job End Date:				
Gross Salary:		Per: <input type="checkbox"/> Year <input type="checkbox"/> Month <input type="checkbox"/> Hour				
REFERENCES						
Nearest Relative Not Living with You						
Full Name:		Full Name:				
Relationship:		Relationship:				
Phone Number:		Phone Number:				
Address:		Address:				
State, Zip:		State, Zip:				
WHAT YOU OWE						
Debt	Creditor Name (other than this credit union)	Interest Rate	Present Balance	Monthly Payment	Owed By	
					Applicant	Other
Rent		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
First Mortgage (Incl. Tax & Ins.)		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
List any other names under which your credit references and credit history can be checked:		TOTALS	\$	\$		
WHAT YOU OWN						
Asset Description	Location of Property or Financial Institution	Market Value	Pledged as Collateral for Another Loan		Owned By	
			YES	NO	Applicant	Other
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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ADDITIONAL INFORMATION

<i>If you answer "yes" (by checking the box) to any question other than #1, please explain on an attached sheet.</i>	<i>Applicant</i>	<i>Other</i>
1. Are you a U.S. citizen or permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you currently have any outstanding judgments 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?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is your income likely to decline in the next two years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you a co-maker, co-signer, or guardian on any loan not listed above? For whom (Name of Others Obligated on the Loan): To whom (Name of Creditor):	<input type="checkbox"/>	<input type="checkbox"/>

HOW TO CONTACT

How would you prefer to be contacted?

<input type="checkbox"/> Home Phone	<input type="checkbox"/> Email Address
<input type="checkbox"/> Work Phone	<input type="checkbox"/> Other:
<input type="checkbox"/> Other Phone	

Special Instructions/Comments:

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska Law. To protect you and use from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan or money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any of all of the term or provisions of any instrument or document executed with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov

Notice to Wisconsin Residents: (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 or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign is 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.

Signature for Wisconsin Residents Only:	Date:
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CONSENSUAL SECURITY INTEREST

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the

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balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance. By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement Signature:	Date:
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SIGNATURES

Income verification is required; other information may be required.

Two (2) most recent pay stubs must be submitted to the loan department with this application or prior to submission to be eligible for the Sidewalk Sale discounted rate.

By signing or otherwise authenticating below:

1. 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 rely on the information in the application and your credit report to make its decision. If you request, the 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.
2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement of receipt and agreement o the terms of the Consumer Credit Card Agreement.

Primary Signature:	Date:
Joint Owner Signature:	Date:

CREDIT UNION USE ONLY

Date:	<input type="checkbox"/> Approved <input type="checkbox"/> Declined <small>(Adverse Action Notice Sent)</small>	Amount Approved:	Debt Ratio/Score Before: After:
Loan Officer Comments:			
Credit Committee or Loan Officer Signature:			Date:
Credit Committee or Loan Officer Signature:			Date:

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