



Southwest Federal Credit Union

P.O. Box 2247
Albuquerque, NM 87103
(505) 243-6751

LOAN APPLICATION

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete **Applicant** sections if only the applicant's income is considered for loan approval.
Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

Joint Credit: Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:
We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Account/Loan:	Individual	Joint	Credit Cards:	Individual	Joint	Number of Cards
<i>(Including ATM/Debit Card Access to the Account if Available)</i>			Visa Classic _____ Visa Platinum _____ Visa Family _____			
Amount Requested \$	_____					
Other Loan Request	_____					
Purpose/Collateral:	_____		If Authorized user, name: _____			
Repayment:	Payroll Deduction	Billing Notice	SEE PAGE 3 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS			
	Automatic Payment	Other				

APPLICANT		CO-APPLICANT	NON-APPLICANT SPOUSE/OTHER	GUARANTOR
NAME (Last - First - Initial)		NAME (Last - First - Initial)	ACCOUNT NUMBER	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME		SOCIAL SECURITY NUMBER
MOTHER'S MAIDEN NAME		E-MAIL ADDRESS		FAX NUMBER
E-MAIL ADDRESS		FAX NUMBER		E-MAIL ADDRESS
BIRTH DATE	HOME PHONE	BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
BUSINESS PHONE/EXT.		PRESENT ADDRESS (Street - City - State - Zip)		PRESENT ADDRESS (Street - City - State - Zip)
PRESENT ADDRESS (Street - City - State - Zip)		OWN		RENT
OWN		RENT		YEARS/MONTHS AT THIS ADDRESS
RENT		YEARS/MONTHS AT THIS ADDRESS		PREVIOUS ADDRESS (Street - City - State - Zip)
YEARS/MONTHS AT THIS ADDRESS		PREVIOUS ADDRESS (Street - City - State - Zip)		PREVIOUS ADDRESS (Street - City - State - Zip)
PREVIOUS ADDRESS (Street - City - State - Zip)		PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:
PURCHASE PRICE OF HOME:		PRESENT HOME VALUE:		PURCHASE PRICE OF HOME:
PRESENT HOME VALUE:		MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)
MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)		MORTGAGE BALANCE
MONTHLY PAYMENT (MORTGAGE/RENT)		MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)
MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)		MORTGAGE BALANCE
MONTHLY PAYMENT (MORTGAGE/RENT)		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.		PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.		MARRIED (WA and CA Only: includes registered domestic partners)		MARRIED (WA and CA Only: includes registered domestic partners)
MARRIED (WA and CA Only: includes registered domestic partners)		SEPARATED		UNMARRIED (Single - Divorced - Widowed)
SEPARATED		UNMARRIED (Single - Divorced - Widowed)		SEPARATED
UNMARRIED (Single - Divorced - Widowed)		UNMARRIED (Single - Divorced - Widowed)		UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT

NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION
PRIOR EMPLOYER		PRIOR EMPLOYER	

INCOME

EMPLOYMENT INCOME (GROSS)		EMPLOYMENT INCOME (GROSS)	
\$	PER	\$	PER
OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
OTHER INCOME (GROSS)	PER	OTHER INCOME (GROSS)	PER
\$	PER	\$	PER
SOURCE		SOURCE	

REFERENCES

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
HOME NUMBER		HOME NUMBER	
RELATIONSHIP		RELATIONSHIP	

STATE NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

WISCONSIN RESIDENTS: Marital Status:	Married	Unmarried	Legally Separated
If married: the name of my spouse is _____			
Spouse's SSN: _____	Spouse's Address (if different) _____		
Notice: 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.			
MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s). <p style="text-align: center;">X _____</p>			

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Credit Report Authorization. By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

Vermont Residents: Applicant provided consent via phone _____ (Credit Union Initials)

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT	DATE
X	

SIGNATURE OF CO-APPLICANT	DATE
X	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of _____. You can contact us toll free at (800) 880-7974 or P.O. Box 2247, Albuquerque, NM 87103 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	Visa Classic	Visa Platinum / Visa Family
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	12.50%	6.75% or 9.99% depending on your credit history.
Penalty APR and When it Applies	None	
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month.	
Minimum Interest Charge	None	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard	

FEES:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee:	None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	2% of the amount of each transfer (minimum \$5.00 ; maximum \$30.00) 2% of the amount of each cash advance (minimum \$5.00 ; maximum \$30.00) 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.8% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$25.00 if your payment is late. None None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."