



SEG Federal Credit Union
PO Box 69 • Laurel, MT 59044

LOANLINER.

Application

Married Applicants: May apply for a separate account.
Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.
Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the Other section if you are a guarantor on an account/loan.

LOANLINER Account/Loan:
 (Including ATM/Debit Card Access to the Account if Available)
 Amount Requested \$
 Purpose/Collateral:
 Repayment:

PAYMENT PROTECTION Are you interested in having your loan protected? YES NO
 If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

APPLICANT		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
AGES OF DEPENDENTS	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS		LENGTH AT RESIDENCE
PREVIOUS ADDRESS		LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:		
MARITAL STATUS:		
EMPLOYMENT/INCOME	\$	PER
NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME		
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?		
WHERE	ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE
		ENDING DATE
REFERENCE	RELATIONSHIP	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME PHONE

OTHER		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
AGES OF DEPENDENTS	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS		LENGTH AT RESIDENCE
PREVIOUS ADDRESS		LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:		
MARITAL STATUS:		
EMPLOYMENT/INCOME	\$	PER
NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
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WHERE	ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE
		ENDING DATE
REFERENCE	RELATIONSHIP	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME PHONE

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN	OWNED BY	
				APPLICANT	OTHER
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			

OTHER INFORMATION ABOUT YOU IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET

1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?	<input type="checkbox"/>	APPLICANT	<input type="checkbox"/>	OTHER
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"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan): _____ TO WHOM (Name of Creditor): _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

STATE LAW 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.

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 if 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.

WISCONSIN RESIDENTS ONLY: (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

SIGNATURE FOR WISCONSIN RESIDENTS ONLY _____ DATE _____

SIGNATURES

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 this 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

<input checked="" type="checkbox"/> (SEAL)	DATE _____	<input checked="" type="checkbox"/> (SEAL)	DATE _____
APPLICANT'S SIGNATURE		OTHER SIGNATURE	

FOR CREDIT UNION USE ONLY

DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
	DENIED (Adverse Action Notice Sent)		\$	\$	\$	\$		

LOAN OFFICER COMMENTS:

SIGNATURES: _____ DATE _____ _____ DATE _____

Risk Based Pricing Notice

Name:	
Account No.:	Date:

Your Credit Report(s) and the Price You Pay for Credit

What is a Credit Report?	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.															
How did we use your Credit Report(s)?	We used information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate or down payment. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.															
What if there are mistakes in your Credit Report(s)?	You have a right to dispute any inaccurate information in your credit report(s). If you find mistakes on your credit report(s), contact which is the consumer reporting agency from which we obtained your credit report(s). It is a good idea to check your credit report(s) to make sure the information contained is accurate.															
How can you obtain a copy of your Credit Report(s)?	Under federal law, you have the right to obtain a copy of your Credit Report(s) without charge for 60 days after you receive this notice. To obtain your free report(s), contact <table border="0"><tr><td>By telephone:</td><td>By mail:</td><td>On the web:</td></tr><tr><td><input type="checkbox"/> Equifax 1-800-685-1111</td><td><input type="checkbox"/> Equifax PO Box 740241 Atlanta, GA 30374-0241</td><td><input type="checkbox"/> Equifax www.equifax.com</td></tr><tr><td><input type="checkbox"/> Experian 1-888-397-3742</td><td><input type="checkbox"/> Experian 701 Experian Parkway PO Box 2002 Allen, TX 75013</td><td><input type="checkbox"/> Experian www.experian.com/reportaccess</td></tr><tr><td><input checked="" type="checkbox"/> TransUnion 1-800-888-4213</td><td><input checked="" type="checkbox"/> TransUnion PO Box 1000 Chester, PA 19022</td><td><input checked="" type="checkbox"/> TransUnion www.transunion.com/myoptions</td></tr><tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>	By telephone:	By mail:	On the web:	<input type="checkbox"/> Equifax 1-800-685-1111	<input type="checkbox"/> Equifax PO Box 740241 Atlanta, GA 30374-0241	<input type="checkbox"/> Equifax www.equifax.com	<input type="checkbox"/> Experian 1-888-397-3742	<input type="checkbox"/> Experian 701 Experian Parkway PO Box 2002 Allen, TX 75013	<input type="checkbox"/> Experian www.experian.com/reportaccess	<input checked="" type="checkbox"/> TransUnion 1-800-888-4213	<input checked="" type="checkbox"/> TransUnion PO Box 1000 Chester, PA 19022	<input checked="" type="checkbox"/> TransUnion www.transunion.com/myoptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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How can you get more information about Credit Reports?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .															

Signatures

X _____ Borrower Signature	_____ Date	X _____ Credit Union Representative	_____ Date
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