

LOAN APPLICATION INSTRUCTIONS

We are currently unable to accept applications from outside the state of OHIO.

Ohio residents please complete both pages of the following application, be sure to sign & date.

Return with verification of income, i.e. (**2 of your most recent** paystubs if working, **most recent** bank statement showing Pension & Social Security deposits if retired).

In the REFERENCE SECTION of the application: You may not use a family member (wife, parents, ect) that live at your same address. Please fill out the full Name, address and phone number of the reference used.

Return by:

Fax: 330-724-7212

E-mail: ugoodyearcredit@neo.rr.com

Or in person.

A \$25 loan application fee applies and must be received prior to application being processed.

Please feel free to call us with any questions on how to complete the application at: 330-724-9391.

LOAN APPLICATION

NOTICE: The information below and on the reverse will be used to evaluate your credit request. If this will be a joint account the co-applicant must sign where indicated. Married persons may apply for an individual account. This account will be

- INDIVIDUAL ACCOUNT
 JOINT ACCOUNT WITH SPOUSE
 JOINT ACCOUNT WITH OTHER THAN SPOUSE

Check the appropriate boxes to indicate the type of account(s) and type of credit for which you are applying.

- Regular Loan Applicant**
 Credit Card Account
 Individual Credit: Complete applicant section, complete other section as follows: (1) Information about your spouse if your spouse will use the account, (2) Information about the party making the payments if you are relying on alimony, spousal support, child support or separate/spousal maintenance as a basis for repayment.
 Joint Credit: Provide information about both of you by completing applicant and Other Applicant sections.

LOAN AMOUNT REQUESTED \$	TO BE REPAYD IN MONTHS	REPAYMENT METHOD <input type="checkbox"/> PAYROLL <input type="checkbox"/> CASH <input type="checkbox"/> AUTOMATIC PAYMENT	PURPOSE OF LOAN	COLLATERAL OFFERED
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<p>APPLICANT</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">APPLICANT NAME</td> <td>ACCOUNT NUMBER</td> </tr> <tr> <td>STREET</td> <td>COUNTY</td> <td>HOW LONG</td> </tr> <tr> <td>CITY</td> <td>STATE</td> <td>ZIP</td> </tr> <tr> <td colspan="2">PREVIOUS ADDRESS(ES) LAST FIVE YEARS - STREET</td> <td>HOW LONG</td> </tr> <tr> <td>CITY</td> <td>STATE</td> <td>ZIP</td> </tr> <tr> <td>EMPLOYEE NUMBER</td> <td>HOME PHONE</td> <td>BUSINESS PHONE</td> </tr> <tr> <td>DATE OF BIRTH</td> <td>SOCIAL SECURITY NUMBER</td> <td>DRIVERS LICENSE NUMBER</td> </tr> <tr> <td colspan="3">NUMBER OF DEPENDENTS - EXCLUDE SELF AND ANY LISTED BY CO-APPLICANT AGES</td> </tr> <tr> <td colspan="3">ANSWER IF YOU LIVE IN A COMMUNITY STATE. 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APPLICANT ASSETS CURRENT DEPOSITS AT OTHER INSTITUTIONS

ACCOUNT NUMBER	<input type="checkbox"/> CHECKING <input type="checkbox"/> OR SAVINGS	NAME AND ADDRESS OF INSTITUTION	AVERAGE BAL.	
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ACCOUNT NUMBER	<input type="checkbox"/> CHECKING <input type="checkbox"/> OR SAVINGS	NAME AND ADDRESS OF INSTITUTION	AVERAGE BAL.	
AUTO-YEAR	MAKE	MODEL	VALUE	COLLATERAL FINANCED
ASSETS	\$			<input type="checkbox"/> YES <input type="checkbox"/> NO
DESCRIPTION (STOCKS, BONDS, ETC.)			VALUE	COLLATERAL FINANCED
ASSETS	\$			<input type="checkbox"/> YES <input type="checkbox"/> NO
DESCRIPTION - OTHER ASSETS			VALUE	COLLATERAL FINANCED
	\$			<input type="checkbox"/> YES <input type="checkbox"/> NO

CO-APPLICANT ASSETS CURRENT DEPOSITS AT OTHER INSTITUTIONS

ACCOUNT NUMBER	<input type="checkbox"/> CHECKING <input type="checkbox"/> OR SAVINGS	NAME AND ADDRESS OF INSTITUTION	AVERAGE BAL.	
ACCOUNT NUMBER	<input type="checkbox"/> CHECKING <input type="checkbox"/> OR SAVINGS	NAME AND ADDRESS OF INSTITUTION	AVERAGE BAL.	
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AUTO-YEAR	MAKE	MODEL	VALUE	COLLATERAL FINANCED
ASSETS	\$			<input type="checkbox"/> YES <input type="checkbox"/> NO
DESCRIPTION (STOCKS, BONDS, ETC.)			VALUE	COLLATERAL FINANCED
ASSETS	\$			<input type="checkbox"/> YES <input type="checkbox"/> NO
DESCRIPTION - OTHER ASSETS			VALUE	COLLATERAL FINANCED
	\$			<input type="checkbox"/> YES <input type="checkbox"/> NO

OUTSTANDING DEBTS AND OBLIGATIONS - LIST EVERYTHING OWED, USE SEPARATE SHEET IF NEEDED

CHECK ONE OR MORE	NAME AND ADDRESS OF CREDITOR	ACCT. NO.	RATE	TERM REMAINING	PAST DUE	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT
	HOUSE PAYMENT OR RENT							
	AUTO LOAN							
	AUTO LOAN							
	CHILD SUPPORT							
	DEPARTMENT STORES							
	CHILD CARE							
	CREDIT CARDS							
	LOAN PAYMENTS							
ATTACH SEPARATE SHEET IF NECESSARY						TOTALS	\$	\$

IN ANY YES ANSWERS TO QUESTIONS, EXPLAIN ON SEPARATE SHEET.

Have you ever filed a petition for bankruptcy (Personal Business)?

Have you ever filed a petition for chapter 13 Bankruptcy?

Are any suits pending, judgements filed, alimony or support awards against you?

Do you have any outstanding judgements?

Is any income you have shown likely to reduce in the next two year?

Are you a co-maker or co-signer on any loan, if so whom?

NAME OF OTHERS OBLIGATED ON LOAN AND NAME OF CREDITOR

APPLICANT	CO-APPLICANT	ARE YOU A UNITED STATES CITIZEN?
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	APPLICANT <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	CO-APPLICANT <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	...IF NO LIST STATUS
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

You agree that everything stated in this application is correct to the best of your knowledge. The Credit Union is authorized to investigate your creditworthiness, employment history and obtain a credit report and to answer questions about their credit experience with you. You understand that any false or misleading statements in your application may cause any loan or extension of credit to be in default. *The Ohio laws against discrimination require that all 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.*

APPLICANT SIGNATURE X	DATE	CO-APPLICANT SIGNATURE X	DATE
Rate _____ % term _____ mos.	DATE	SECURED \$	UNSECURED \$
LOAN OFFICER		LINE OF CREDIT \$	OVERDRAFT PROTECTION \$
<input type="checkbox"/> APPROVED AS SUBMITTED			EMPLOYMENT VERIFIED
<input type="checkbox"/> ADVANCE REFERRED TO LOAN SUPERVISOR; REASON _____			
<input type="checkbox"/> ADVANCE REJECTED (WHERE PERMISSIBLE) COUNTER OFFER WILL BE MADE IF ACCEPTED LOAN APPROVED.			
LOAN SUPERVISOR	DATE	DESCRIBE COUNTER OFFER	<input type="checkbox"/> COUNTER
<input type="checkbox"/> APPROVED AS SUBMITTED		BOOK VALUE - RETAIL \$	LOAN \$ TRADE
<input type="checkbox"/> REJECTED AS SUBMITTED			
OFFER, IT ACCEPTED ADVANCE APPROVED			
REASON(S) FOR REJECTION		LOAN NOTICE AND REASON FOR REJECTION SENT OR DELAYED ON	DATE
LOAN OFFICER SIGNATURE/DATE		LOAN SUPERVISOR SIGNATURE/DATE	