

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.

Goodyear Employees Credit Union
 501 Kelly Avenue
 Akron, OH 44306-2573
 Phone: 330-724-9391 Fax: 330-724-7212
 Email: ugoodyearcredit@neo.rr.com

CONSUMER LOAN APPLICATION



APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.

Type of Credit. Check the type of credit for which you wish to apply.

- Individual credit – If you are applying for individual credit, complete the Applicant section.
- Joint credit – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: X X

Spouse information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

TYPE OF CREDIT APPLIED FOR:

Loan Type: _____ Payment Method: Cash Payroll Deduction
 Amount Requested: _____ Term (months): _____ Automatic Payment On-Line Payment
 Purpose: _____
 Collateral Offered: _____ 1st Payment: 30 60 90 Days

<input type="checkbox"/> APPLICANT Account No. _____		
Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
APPLICANT NAME _____		
SOCIAL SECURITY NO. _____	DRIVER'S LICENSE NO. & STATE _____	BIRTH DATE _____
HOME PHONE NO. _____	CELL PHONE _____	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
NUMBER OF DEPENDENTS _____	AGES (EXCLUDE SELF) _____	
CURRENT STREET ADDRESS _____	APT. NO. _____	SINCE _____
CITY/STATE/ZIP _____		
FORMER ADDRESS (if current less than 2 years) _____		YEARS THERE _____
PERSONAL REFERENCE 1 (Name and Address) _____		RELATIONSHIP _____
		PHONE NO. _____

<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT Account No. _____		
Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
SPOUSE/CO-APPLICANT NAME _____		
SOCIAL SECURITY NO. _____	DRIVER'S LICENSE NO. & STATE _____	BIRTH DATE _____
HOME PHONE NO. _____	CELL PHONE _____	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
NUMBER OF DEPENDENTS _____	AGES (EXCLUDE SELF) _____	
CURRENT STREET ADDRESS _____	APT. NO. _____	SINCE _____
CITY/STATE/ZIP _____		
FORMER ADDRESS (if current less than 2 years) _____		YEARS THERE _____
PERSONAL REFERENCE 1 (Name and Address) _____		RELATIONSHIP _____
		PHONE NO. _____

EMPLOYMENT & INCOME Submit most recent pay stubs or bank statement for verification of income.

EMPLOYER OR RETIRED FROM _____	HIRE DATE _____	EMPLOYER OR RETIRED FROM _____	HIRE DATE _____
CURRENT ADDRESS _____		CURRENT ADDRESS _____	
WORK PHONE NO. _____	POSITION _____	EMPLOYMENT INCOME \$ _____ PER _____	WORK PHONE NO. _____
FORMER EMPLOYER (if current less than 2 years) _____		FORMER EMPLOYER (if current less than 2 years) _____	

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME _____	FREQUENCY _____	MONTHLY INCOME \$ _____	SOURCE OF OTHER INCOME _____	FREQUENCY _____	MONTHLY INCOME \$ _____
SOURCE OF OTHER INCOME _____	FREQUENCY _____	MONTHLY INCOME \$ _____	SOURCE OF OTHER INCOME _____	FREQUENCY _____	MONTHLY INCOME \$ _____

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: A - Applicant OR C - Spouse/Co-Applicant

CHECK ONE			FINANCIAL INSTITUTION NAME			CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME			CURRENT BALANCE
A	C	TYPE				\$	A	C	TYPE				\$
						\$							\$
						\$							\$
AUTO #1 MAKE		MODEL	YEAR	VALUE	\$	AUTO #2 MAKE		MODEL	YEAR	VALUE	\$		
REAL ESTATE TYPE			VALUE	\$	OTHER ASSETS	VALUE	\$						

CREDIT INFORMATION

Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary.
 A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED

PLEASE CHECK			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
A	C	D				
			RENT OR MORTGAGE			
			CHILD SUPPORT IF NOT PAYROLL DEDUCTED			

FINANCIAL INFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET.

- HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED LESS THAN 10 YEARS AGO?
- DO YOU HAVE ANY OUTSTANDING JUDGMENTS?
- HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?
- ARE YOU A PARTY IN A LAWSUIT?
- ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?
- IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?
- ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?

Applicant		Co-Applicant	
YES	NO	YES	NO

FOR WHOM (Name of other obligated on loan): _____ TO WHOM (Name of Creditor): _____

SIGNATURES – Are you currently on active military duty? Yes No

You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.

IMPORTANT INFORMATION 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 you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

OHIO RESIDENTS: The Ohio laws against discrimination requires that all creditors make credit equally available to all credit worthy 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: For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature _____ Date _____

Applicant/Co-Signer _____ Date _____

Spouse/Co-Applicant _____ Date _____

Credit Union Use Only

Loan Approved Yes No, reason(s) _____
 Counter Offer if declined _____

Comments:

 Loan Officer Signature _____ Date _____