



**THE WEST TENNESSEE  
CREDIT UNION**  
13690 Hwy 51 S. #107  
Atoka, TN 38004  
Phone (901) 358-3796  
www.wtnCU.org

# CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

ACCOUNT NUMBER – APPLICANT

ACCOUNT NUMBER – CO-APPLICANT

DATE

## Applicant Information PRINT OR TYPE ALL INFORMATION

### 1. If You live in a community property state, are You:

☐ Married ☐ Separated ☐ Unmarried (Includes Single, Divorced and Widowed)

### 2. Married applicants can apply for individual loan. Indicate if You want an:

☐ Individual Loan ☐ Joint Loan with Your Spouse/Co-Applicant

### 3. Method of Payment: ☐ Payroll Deduction ☐ Automatic Share Transfer ☐ Cash Payment

### 4. Frequency of Payment: ☐ Monthly ☐ Other \_\_\_\_\_

## Open-End Credit Applied For:

☐ Open-End Line of Credit - Limit Desired \$ \_\_\_\_\_  
☐ \_\_\_\_\_ - Limit Desired \$ \_\_\_\_\_  
☐ \_\_\_\_\_ - Limit Desired \$ \_\_\_\_\_  
☐ \_\_\_\_\_ - Limit Desired \$ \_\_\_\_\_  
☐ Other \_\_\_\_\_

## Spouse/Co-Applicant Information

### 5. Complete Spouse/Co-Applicant Information only if:

- a. This is for joint credit with Your Spouse or other Co-Applicant;
- b. Your Spouse will use Your Account;
- c. You are relying on Your Spouse's income as a source of repayment for the credit requested; or
- d. You live in a community property state: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin (or Puerto Rico).

### 6. Definitions:

Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We," "Us," and "Our" refer to the Lender.

## Closed-End Credit Applied For:

Type: ☐ New Auto ☐ Used Auto ☐ Signature  
☐ Other (specify) \_\_\_\_\_

Amount Requested \$ \_\_\_\_\_ Length of Repayment Mos. \_\_\_\_\_

Purpose \_\_\_\_\_

Collateral Offered \_\_\_\_\_

## APPLICANT OR CO-SIGNER

FIRST NAME	INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS		APT. NO.	SINCE (MO. YR.)
CITY		STATE	ZIP
COUNTY		TOWNSHIP	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)			YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PAY BOARD	HOME TELEPHONE	CELL PHONE	NO. OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU			

## SPOUSE/CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME	
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS		APT. NO.	SINCE (MO. YR.)
CITY		STATE	ZIP
COUNTY		TOWNSHIP	
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS)			YEARS THERE
DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PAY BOARD	HOME TELEPHONE	CELL PHONE	NO. OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU			

## EMPLOYMENT AND INCOME If self-employed or retired, attach financial statement or income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER	POSITION	YEARS

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER	POSITION	YEARS

## OTHER INCOME You need not list income from alimony, child support, or separate maintenance payments unless You want it considered in evaluating this credit application.

TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	

TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	

## ASSETS AND DEPOSITS Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME & ADDRESS	ACCOUNT NO.	INTEREST RATE	APPROX. BAL.
Checking				
Savings				
Other				
CAR 1 - YR. - MAKE - MODEL		BALANCE OWED \$		
CAR 2 - YR. - MAKE - MODEL		BALANCE OWED \$		
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED		PURCHASE PRICE \$	APPROX. VALUE \$	

TYPE	BANK (OR OTHER) NAME & ADDRESS	ACCOUNT NO.	INTEREST RATE	APPROX. BAL.
Checking				
Savings				
Other				
CAR 1 - YR. - MAKE - MODEL		BALANCE OWED \$		
CAR 2 - YR. - MAKE - MODEL		BALANCE OWED \$		
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED		PURCHASE PRICE \$	APPROX. VALUE \$	

**CREDIT INFORMATION** Please list all open accounts with or without a balance. Attach separate sheet if necessary.

D=Debts to be paid off if loan is granted

[illegible]

1. Have You
2. Have You
3. Are You  
For Who
4. Have You  
What Na
5. Have You

## OPTIONAL CREDIT INSURANCE

PLEASE CHECK ONE OF THE BOXES BELOW.

You are not interested in Credit Insurance ☐

## SIGNATURES

You warrant the truth of all of the information contained herein and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Credit Line Account program, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You acknowledge receiving a copy of that Agreement and promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature.

You hereby acknowledge Your intent to apply for joint credit \_\_\_\_\_

Applicant's Initials	Co-Applicant's Initials
----------------------	-------------------------

**APPLICANT  
SIGNATURE**

DESCRIBE	
SPECIFIC P	
LOAN OFFI	
CREDIT MA	