



2565 Hambletonian Way P.O. Box 60
 Camillus, New York 13031-0060
 315-672-7827 phone 315-672-9282 fax
 www.westarfcu.com

APPLICATION FOR ALL CREDIT

Date:	Applicant Acct. No.	Co-Applicant Acct. No.
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Type of Credit Applied For	Loan Amount/Credit Limit Desired: \$ _____	Purpose: _____
<input type="checkbox"/> Consumer <input type="checkbox"/> Home Equity Line of Credit	<input type="checkbox"/> Credit Card* <input type="checkbox"/> Home Equity	<input type="checkbox"/> Line of Credit <input type="checkbox"/> Other: _____

***IF THIS APPLICATION IS USED TO REQUEST A CREDIT CARD. YOU ACKNOWLEDGE RECEIPT OF A SEPARATE DISCLOSURE ABOUT THE CREDIT CARD.**

Repayment: Payroll Deduction Cash Automatic Payment Coupon

MARRIED APPLICANTS may apply for a separate account. A Credit Union may only extend direct credit to a member. Any joint applicant for credit will be considered a guarantor or co-signer if such person is not a credit member. **Check the type of credit account you wish to apply for.**
 Individual Credit-You must complete the applicant section about yourself and other section about your spouse if: (1)You live in a community property state (AK,AZ,CA,ID,LA,NM,NV,P.R.,TX,WA,WI); (2)your spouse will use the account; or (3)you are relying on your spouse's income as a source of repayment.
 Joint Credit-If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.
 _____ Initial here if you intend to apply for joint credit. By signing below you are confirming your intention for a joint credit application

APPLICANT				CO-APPLICANT			GUARANTOR										
First Name	Initial	Last Name		First Name	Initial	Last Name		First Name	Initial	Last Name							
Social Security Number			Birth Date			Social Security Number			Birth Date								
Driver's License #/State			Own	Rent	Other	Driver's License #/State			Own	Rent	Other						
E-mail Address				Housing \$				E-mail Address				Housing \$					
Current Street Address			Apt. No.		Since	Current Street Address			Apt. No.		Since	Current Street Address			Apt. No.		Since
City			State		Zip Code	City			State		Zip Code	City			State		Zip Code
Home Phone Number			Cell Phone Number			Home Phone Number			Cell Phone Number			Home Phone Number			Cell Phone Number		

EMPLOYMENT AND INCOME If self-employed, attach prior years Federal income tax returns.
 *You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application

Current Employer	
Hire Date	Work Phone Number/Ext.
Monthly Income \$	<input type="checkbox"/> Net <input type="checkbox"/> Gross
Is your income likely to reduce in the next two years? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Current Employer	
Hire Date	Work Phone Number/Ext.
Monthly Income \$	<input type="checkbox"/> Net <input type="checkbox"/> Gross
Is your income likely to reduce in the next two years? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Source	Monthly Income \$
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Source	Monthly Income \$
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PERSONAL REFERENCES

Nearest Relative Not Living With You - Name & Phone No.

PERSONAL REFERENCES

Nearest Friend Not Living With You - Name & Phone No.

GROUP CREDIT INSURANCE

Group credit insurance is voluntary and not a requirement of your loan.
 Group Credit Insurance is not applicable to credit cards Assuming your application for credit is approved and you are eligible for insurance , the Credit Union will disclose its total cost to you. You will also be asked to sign the request for coverage contained on the Personal Loan Plan Note, Security Agreement and Truth-In-Lending Disclosure form.
 Indicate which credit insurance option(s) you desire:

Single Credit Life Insurance Single Credit Disability Insurance Joint Credit Life Insurance Joint Credit Disability Insurance No Credit Insurance

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 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 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 applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

SIGNATURE FOR WISCONSIN RESIDENTS ONLY _____ DATE _____

You agree that everything stated in this application, whether oral, written, or through a FAX machine, is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about their credit history with you. You understand that any 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 Credit Application is approved. **If you applied for and are approved for a credit card, by signing below, using, or permitting another to use the credit card(s), you agree that you will be bound by the Credit Card agreement accompanying the credit card(s).** The USA Patriot Act requires that we obtain, verify, and record information that identifies each person who opens an account. The Credit Union reserves the right to verify income.

APPLICANT SIGNATURE	DATE	CO-APPLICANT SIGNATURE	GUARANTOR SIGNATURE	DATE
(Seal)		(Seal)		

Credit Union Use Only

Loan Approved Yes No, reason _____

Loan Officer Signature **X** Date _____