



RIVER VALLEY CREDIT UNION  
 820 Putney Road • PO Box 8366  
 Brattleboro, VT 05304  
 Phone (802) 254-4800  
 Fax (802) 254-6957  
 Toll Free (800) 728-5871 • e-mail: loans@rivercu.com



**HOW TO APPLY:**

- Please complete front and back of application
- Sign on back page
- Return completed application to credit union
- An incomplete or unsigned application may delay processing

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.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

**LOANLINER Account/Loan:**  Individual  Joint Amount Requested \$ \_\_\_\_\_ Purpose/Collateral \_\_\_\_\_  
 (including ATM/Debit Card Access to the Account if Available)

Repayment: Payroll Deduction  Cash  Military Allotment  Automatic Payment

**Payment Protection**  Single Credit Disability Insurance  Single Credit Life Insurance  Joint Credit Life Insurance

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

Applicant			Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor <input type="checkbox"/>		
NAME (Last-First-Initial)		MOTHER'S MAIDEN NAME	NAME (Last-First-Initial)		MOTHER'S MAIDEN NAME
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	ACCOUNT NUMBER		SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER/STATE		LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (exclude self)	DRIVER'S LICENSE NUMBER/STATE		LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (exclude self)
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
( )	( )	( )	( )	( )	( )
E-MAIL ADDRESS			E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)			PRESENT ADDRESS (Street - City - State - Zip)		
		<input type="checkbox"/> Own <input type="checkbox"/> Rent			<input type="checkbox"/> Own <input type="checkbox"/> Rent
		YEARS AT THIS ADDRESS			YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)			PREVIOUS ADDRESS (Street - City - State - Zip)		
		<input type="checkbox"/> Own <input type="checkbox"/> Rent			<input type="checkbox"/> Own <input type="checkbox"/> Rent
		YEARS AT THIS ADDRESS			YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE		
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		

Employment/Income			Employment/Income		
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK	TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME		IF SELF EMPLOYED, TYPE OF BUSINESS	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.			NOTICE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME		OTHER INCOME	EMPLOYMENT INCOME		OTHER INCOME
\$ _____ PER _____		\$ _____ PER _____	\$ _____ PER _____		\$ _____ PER _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE	<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?		YES <input type="checkbox"/> NO <input type="checkbox"/>	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?		YES <input type="checkbox"/> NO <input type="checkbox"/>
WHERE		ENDING/SEPARATION DATE	WHERE		ENDING/SEPARATION DATE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE	PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE
		ENDING DATE			ENDING DATE

<b>Applicant Reference</b>	RELATIONSHIP	<b>Other Reference</b>	RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU .....	HOME PHONE	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
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE <small>(Include Tax and ins)</small>			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED			TOTALS	\$	\$	

What You Own	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
					Applicant	Other
HOME	\$	YES		NO		
AUTO	\$	YES		NO		
SAVINGS	\$	YES		NO		
CHECKING	\$	YES		NO		
OTHER (Describe)	\$	YES		NO		

<b>Other Information About You</b>	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?		APPLICANT	YES	NO	OTHER
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGEMENTS 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?		YES			YES
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		YES			YES
4. ARE YOU A CO-MAKER, COSIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):		YES			YES
	TO WHOM (Name of Creditor)				

<b>State Law Notices</b>	<p>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</p> <p>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 being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.</p>
	<div style="border: 1px solid black; width: 100px; height: 20px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <span style="font-size: 2em; margin-right: 5px;">X</span> </div> <p style="font-size: small; margin: 0;">SIGNATURE FOR WISCONSIN RESIDENTS ONLY</p> <p style="font-size: small; margin: 0;">DATE</p>

<b>Signatures</b>			
<p>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, renewal or extension of the credit received. You understand that the</p>	<p>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.</p>		
<div style="border: 2px solid red; padding: 5px; display: flex; align-items: center; justify-content: center;"> <span style="font-size: 2em; margin-right: 5px;">X</span> </div> <p style="font-size: small; margin: 0;">(SEAL)</p>	<div style="border: 2px solid red; padding: 5px; display: flex; align-items: center; justify-content: center;"> <span style="font-size: 2em; margin-right: 5px;">X</span> </div> <p style="font-size: small; margin: 0;">(SEAL)</p>		
APPLICANTS SIGNATURE	DATE	OTHER SIGNATURE	DATE

For Credit Union Use Only							
DATE		APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER
		DENIED (Adverse Action Notice Sent)	\$	\$	\$	\$	DEBT RATIO SCORE BEFORE AFTER
LOAN OFFICER COMMENTS							
SIGNATURES:							
X				X			
DATE				DATE			