Industrial Credit Union 1 Liberty Square • Boston, MA 02109 • www.icu.org

CONSUMER LOAN APPLICATION

CREDIT REQUESTED

A copy of your most recent paystub or Federal Tax Return must accompany this application. Date

Account Requested	Amount Requested	Number of Payments	Specific Purpose of Loan
☐ Individual ☐ Joint			

Auto Loan — Make: Model: Year: VIN: Purchase Price: Collateral Offered

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Cosigner, Guarantor, Grantor (of collateral). If the Applicant is married, he or she may apply for individual credit.

APPLICANT INFORMATION:

Check if filing as: ☐ Cosigner ☐ Guarantor ☐ Grantor For whom:

Full Name: (First, Middle Initial, Last) | Social Security Number | Date of Birth | Home Phone Number

Home Address: (Street, City, State, Zip Code,) (If Rural, Show Road and Box Number) | ☐ Own ☐ Rent | Since

Complete Previous Address: (Street, City, State, Zip Code) | From To

Are you a U.S. Citizen? ☐ Yes ☐ No | Permanent Resident? ☐ Yes ☐ No | Have You ever ☐ Filed Bankruptcy? ☐ Yes ☐ No ☐ Been Declared Bankrupt? ☐ Yes ☐ No | Have You Ever Had Merchandise Repossessed? ☐ Yes ☐ No

Employer: (If Self-Employed, Name and Nature of Business) | Since | Occupation

Business Address | Business Phone | ☐ Monthly ☐ Weekly Salary $

Former Employer — Complete Name and Address | From To

Ages of Dependents | Closest Relative Not Living With You: (Other Than Any Other Applicant) (Complete Name and Address) | Relationship

CO-APPLICANT INFORMATION:

Check if filing as: ☐ Cosigner ☐ Guarantor ☐ Grantor For whom:

Full Name: (First, Middle Initial, Last) | Social Security Number | Date of Birth | Home Phone Number

Home Address: (Street, City, State, Zip Code,) (If Rural, Show Road and Box Number) | ☐ Own ☐ Rent | Since

Complete Previous Address: (Street, City, State, Zip Code) | From To

Are you a U.S. Citizen? ☐ Yes ☐ No | Permanent Resident? ☐ Yes ☐ No | Have You ever ☐ Filed Bankruptcy? ☐ Yes ☐ No ☐ Been Declared Bankrupt? ☐ Yes ☐ No | Have You Ever Had Merchandise Repossessed? ☐ Yes ☐ No

Employer: (If Self-Employed, Name and Nature of Business) | Since | Occupation

Business Address | Business Phone | ☐ Monthly ☐ Weekly Salary $

Former Employer — Complete Name and Address | From To

Ages of Dependents | Closest Relative Not Living With You: (Other Than Any Other Applicant) (Complete Name and Address) | Relationship

OTHER INCOME

Alimony, child support or separate maintenance income need not be revealed it you do not wish to have it considered as a basis for repaying this obligation.

APPLICANT		CO-APPLICANT	
Alimony, child support, separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding — List source and amount		Alimony, child support, separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding — List source and amount	
SOURCE	MONTHLY AMOUNT $	SOURCE	MONTHLY AMOUNT $

Is any income listed in this Section likely to be reduced in the next two years? ☐ YES (Explain in detail on a separate sheet) ☐ NO

(Continued on other side)

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ASSETS

TYPE	DESCRIPTION – Name of Bank / Credit Union	VALUE
Checking Accounts		
Savings Accounts		
Stocks and Bonds		
Real Estate		

LIABILITIES

TYPE	DESCRIPTION – Name of Bank / Credit Union/Landlord/Company	Credit Balance	Pmt./Month	Pmts. Left
Mortgage				
Rent				
Equity Line of Credit				
Credit Cards				

BORROWER	CO-BORROWER
Are you a co-maker, endorser or guarantor on any loan or contract other than listed above? ☐ Yes ☐ No If "yes" for whom? To whom?	Are you a co-maker, endorser or guarantor on any loan or contract other than listed above? ☐ Yes ☐ No If "yes" for whom? To whom?
Are there any unsatisfied judgments against you? ☐ Yes ☐ No Amount $ If "yes" to whom owed?	Are there any unsatisfied judgments against you? ☐ Yes ☐ No Amount $ If "yes" to whom owed?

We intend to apply for joint credit. _____ Applicant's Initials _____ Co-Applicant's Initials

APPLICANT SIGNATURE(S)

The undersigned applicant(s) apply for the loan specified in this application and certify that the information submitted herein is true and complete. The undersigned authorize you to obtain information as you may require concerning the statements made in this application including credit reports and employment history and to provide information to others about Lender's credit experience with the undersigned. The Lender may retain this application whether or not it is approved.

_____ Applicant _____ Date _____ Co-Applicant _____ Date

FOR LENDER'S USE ONLY

Officer No. / Name	Approved By	Concurrence by (if Needed)	Committee Date	Decision Date
Department	Application Date	Application No.	Commitment No.	Loan No.

Decision and Comments: ☐ Approved ☐ Denied ☐ Incomplete ☐ Counteroffer ☐ Conditional Approval ☐ Withdrawal ☐ Other: _____