

# LOAN APPLICATION

## CORNERSTONE CREDIT UNION

414 61st Street, Des Moines, Iowa 50312

Phone 515-274-2343 • 800-273-3488 • Fax 515-277-1237 • www.cornerstonecreditunion.com

### BORROWER

Full Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Home Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

How long at current address: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Relationship to Co-Borrower (if applicable): \_\_\_\_\_

### EMPLOYMENT INFORMATION

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Position: \_\_\_\_\_ Start Date: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Previous Employer information if less than 2 years w/current employer:  
\_\_\_\_\_

### OTHER INCOME

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Position: \_\_\_\_\_ Start Date: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

You need not reveal income derived from alimony, child support or maintenance payments unless you want it considered.

### REFERENCE NEAREST RELATIVE

Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_

### CO-BORROWER

Full Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Home Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

How long at current address: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Relationship to Co-Borrower (if applicable): \_\_\_\_\_

### EMPLOYMENT INFORMATION

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Position: \_\_\_\_\_ Start Date: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Previous Employer information if less than 2 years w/current employer:  
\_\_\_\_\_

### OTHER INCOME

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Position: \_\_\_\_\_ Start Date: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

You need not reveal income derived from alimony, child support or maintenance payments unless you want it considered.

### REFERENCE NEAREST RELATIVE

Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_

ARE YOU INTERESTED IN ADDING PAYMENT PROTECTION TO THE LOAN, IN THE FORM OF LIFE AND DISABILITY INSURANCE? YES NO

**LOAN INFORMATION**

Loan Amount Requested: \_\_\_\_\_  
Preferred months to Repay: \_\_\_\_\_  
Purpose of the loan: \_\_\_\_\_  
If purpose is automobile: Do you want GAP? \_\_\_\_\_ Do you want Extended Warranty? \_\_\_\_\_  
Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Mileage \_\_\_\_\_  
VIN# \_\_\_\_\_  
List Options: \_\_\_\_\_  
\_\_\_\_\_

**OWNED ASSETS**

List all assets (Real Estate, Automobiles, Boat, Motorcycle, etc.), cash on hand in Bank and Savings as well as IRA.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
TOTAL \_\_\_\_\_

**DEBT INFORMATION**

List all Debts, including any loans you are co-maker on:

Creditor Name	Purpose of Debt	Balance Owed	Monthly Payment
	MORTGAGE/RENT		
	TOTAL		

**OTHER INFORMATION ABOUT YOU**

IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON ATTACHED SHEET	APPLICANT		OTHER	
	Y	N	Y	N
1. Are you a U.S. Citizen or permanent resident alien?	Y	N	Y	N
2. Do you currently have any Outstanding Judgments 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 to a lawsuit?	Y	N	Y	N
3. Is your income likely to decline in the next two years?	Y	N	Y	N
4. Are you a co-maker, co-signer or guarantor on any loan not listed above? For Whom (Name of Others Obligated on Loan): _____ To Whom (Name of Creditor): _____	Y	N	Y	N

**SIGNATURES**

1. 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, increase, renewal, extension or collection of the credit received. You understand that the 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 the NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your share and deposits. To be in compliance with the patriot act, we will ask for the following information prior to opening your account: your name, address, date of birth, driver's license and other information that allows us to identify you.

I present this application complete and true to the best of my knowledge and for the purpose of obtaining credit. I authorize the credit union to obtain any information necessary to process this request, including a credit report.

Date: \_\_\_\_\_ CU Account # \_\_\_\_\_  
Signature: \_\_\_\_\_

Date: \_\_\_\_\_ CU Account # \_\_\_\_\_  
Signature: \_\_\_\_\_