

LCRA CREDIT UNION

3701 Lake Austin Blvd.

Austin, TX 78703



Application

Married Applicants: May apply for a separate account.

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.

LOANLINER Account/Loan: Individual Joint
(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$

Purpose/Collateral:

Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

PAYMENT PROTECTION Are you interested in having your loan protected? Yes No
If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

| | | |
|---|---|---------------------|
| APPLICANT | | |
| NAME | | |
| PASSWORD | ACCOUNT NUMBER | |
| SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER/STATE | |
| AGES OF DEPENDENTS | EMAIL ADDRESS | |
| BIRTH DATE | HOME PHONE | BUSINESS PHONE/EXT. |
| PRESENT ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE | |
| PREVIOUS ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE | |
| 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) | | |
| EMPLOYMENT/INCOME | | |
| NAME AND ADDRESS OF EMPLOYER | | |
| TITLE/GRADE | START DATE | HOURS AT WORK |
| 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. | | |
| EMPLOYMENT INCOME \$ _____ Per _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS | OTHER INCOME \$ _____ Per _____ SOURCE | |
| MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO | | |
| WHERE | ENDING/SEPARATION DATE | |
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE | |
| | ENDING DATE | |
| REFERENCE | RELATIONSHIP | |
| NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | HOME PHONE | |

| | | |
|---|---|--|
| OTHER | | <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER |
| NAME | | |
| PASSWORD | ACCOUNT NUMBER | |
| SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER/STATE | |
| AGES OF DEPENDENTS | EMAIL ADDRESS | |
| BIRTH DATE | HOME PHONE | BUSINESS PHONE/EXT. |
| PRESENT ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE | |
| PREVIOUS ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE | |
| 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) | | |
| EMPLOYMENT/INCOME | | |
| NAME AND ADDRESS OF EMPLOYER | | |
| TITLE/GRADE | START DATE | HOURS AT WORK |
| 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. | | |
| EMPLOYMENT INCOME \$ _____ Per _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS | OTHER INCOME \$ _____ Per _____ SOURCE | |
| MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO | | |
| WHERE | ENDING/SEPARATION DATE | |
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE | |
| | ENDING DATE | |
| REFERENCE | RELATIONSHIP | |
| NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | HOME PHONE | |

| WHAT YOU OWE | CREDITOR NAME OTHER THAN THIS CREDIT UNION | INTEREST RATE | PRESENT BALANCE | MONTHLY PAYMENT | OWED BY | |
|--|--|---------------|-----------------|-----------------|-----------|-------|
| | | | | | APPLICANT | OTHER |
| | | | \$ | \$ | | |
| | SEE ATTACHED | | \$ | \$ | | |
| | | | \$ | \$ | | |
| | | | \$ | \$ | | |
| | | | \$ | \$ | | |
| | | | \$ | \$ | | |
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| | | | \$ | \$ | | |
| | | | \$ | \$ | | |
| | | | \$ | \$ | | |
| | | | \$ | \$ | | |
| LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED: | | | TOTALS | \$ | \$ | |

| WHAT YOU OWN | LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION | MARKET VALUE | PLEGGED AS COLLATERAL FOR ANOTHER LOAN | | OWNED BY | |
|--------------|--|--------------|--|----|-----------|-------|
| | | | YES | NO | APPLICANT | OTHER |
| | | \$ | | | | |
| | SEE ATTACHED | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |
| | | \$ | YES | NO | | |

| OTHER INFORMATION ABOUT YOU | IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET | APPLICANT | OTHER |
|---|---|--------------------------|--------------------------|
| 1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 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 IN A LAWSUIT? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 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): _____ | | <input type="checkbox"/> | <input type="checkbox"/> |

STATE LAW NOTICES 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.

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.

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

SIGNATURE FOR WISCONSIN RESIDENTS ONLY _____ DATE _____

SIGNATURES

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 NCUA.

| | |
|--|--|
| <input checked="" type="checkbox"/> _____ (SEAL) | <input checked="" type="checkbox"/> _____ (SEAL) |
| APPLICANT'S SIGNATURE | DATE |
| OTHER SIGNATURE | DATE |

FOR CREDIT UNION USE ONLY

| DATE | APPROVED | APPROVED LIMITS: | SIGNATURE | LINE OF CREDIT | OTHER | OTHER | DEBT RATIO/SCORE BEFORE | AFTER |
|------|-------------------------------------|------------------|-----------|----------------|-------|-------|-------------------------|-------|
| | DENIED (Adverse Action Notice Sent) | \$ | \$ | \$ | \$ | | | |

LOAN OFFICER COMMENTS:

SIGNATURES: _____ DATE _____ _____ DATE _____