



Members 1st Credit Union
 4702 Mattis Road
 Saint Louis, MO 63128-2822
 314-487-5628
 NMLS/ _____ LICENSE ID _____

MEMBERS 1ST
CREDIT UNION



Master Application
 Must be Completed in Ink.

**NOTICE TO MARRIED APPLICANTS:
 YOU HAVE THE RIGHT TO APPLY FOR A SEPARATE ACCOUNT IN YOUR NAME.**

LOAN ORIGINATOR NAME AND NMLS/ __ LICENSE ID		Account Number
I/We Would Like a Loan of	For the Following Purpose	Security Offered

CHECK TYPE OF CREDIT REQUESTED

- Individual Credit:** Complete sections **A, B, D,** and **E** if only the applicant's income is considered for loan approval. Complete sections **A, B, C, D,** and **E** (1) if your co-applicant's income is also considered for loan approval; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: AZ, CA, ID, LA, NM, NV, TX, WA, and WI.
- Joint Credit:** Complete sections **A, B, C, D,** and **E** if your co-applicant will be contractually liable for repayment of the loan and initial below:
 We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

Please also review the section entitled "DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT".

APPLICANT'S PERSONAL INFORMATION

A	PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.		Last Name	First Name	Initial
	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Separated		
	Present Street Address	City	State	Zip	How Long?
	Previous Street Address (If present address less than two years)	City	State	Zip	How Long?
	Social Security Number	Date of Birth	Home Phone Number	Driver's License Number and State	Ages of Dependents

INFORMATION REGARDING APPLICANT

B	Present Employer's Name and Address	City	State	Zip	Date Employed	
	Occupation	Supervisor's Name	Work Phone & Extension	Monthly Gross Pay	\$	
	Previous Employer's Name and Address	City	State	Zip	How Long?	Occupation
	Real Estate Owned and Address (Include Home)	Date Purchased	Purchase Price	\$		
	OTHER INCOME NOTICE: Do not list alimony, child or spousal support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.	Source of Other Income	Amount	Total Monthly Income	\$	
			\$	\$		

INFORMATION REGARDING [] CO-APPLICANT [] NON-APPLICANT SPOUSE/OTHER [] GUARANTOR

C	Last Name	First Name	Initial	Date of Birth	Social Security Number	
	Street Address	City	State	Zip	Home Phone Number	Driver's License Number and State
	Present Employer's Name and Address	City	State	Zip	Date Employed	
	Occupation	Supervisor's Name	Work Phone & Extension	Monthly Gross Pay	\$	
	OTHER INCOME NOTICE: Do not list alimony, child or spousal support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.	Source of Other Income	Amount	Total Monthly Income	\$	
			\$	\$		

FINANCIAL INFORMATION AND REFERENCES

D	Name of Bank or Other Financial Institution	City	State	Zip	Type of Account		
					<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan		
	Name of Relative Not Living with You.	Name (Last, First, Initial)	Present Address	City	State	Zip	Phone Number
Personal Reference Not Related to You	Name (Last, First, Initial)	Present Address	City	State	Zip	Phone Number	

CONTINUE APPLICATION ON PAGES 2-4 - SIGN PAGE 2 OF THE APPLICATION BEFORE SUBMITTING.

E

LIST ALL EXISTING DEBTS OF APPLICANT (and Co-Applicant or Non-Applicant Spouse/Other if any part of section C is applicable)					
Applicant	Name and Address of Creditor	Purpose or Account No.	Original Amount	Present Balance	Monthly Payment
Co-Applicant	Home Mortgage or LandLord SEE ATTACHED		\$	\$	\$
	Credit Union		\$	\$	\$
	Credit Card		\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
	Automobile Loan	Automobile Make, Model and Year		\$	\$
	Automobile Loan	Automobile Make, Model and Year		\$	\$
	List Alimony, Child Support or Child Care Paid Monthly				\$

Do Not Omit Any Debts! If More Space is Needed, Use Page 4 or Separate Sheet. Incomplete Applications Cannot Be Processed.

Total Monthly Obligations \$

OTHER INFORMATION ABOUT YOU - IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET

	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
DO YOU HAVE ANY OUTSTANDING JUDGEMENTS?				
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?				
HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED THE LAST SEVEN YEARS?				
ARE YOU A PARTY IN A LAW SUIT?				
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?				
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?				
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (NAME OF OTHERS OBLIGATED ON THE LOAN) TO WHOM (NAME OF CREDITOR)				

SIGNATURES

LOAN APPLICATION SIGNATURES

Please Read Before Signing:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a crime to knowingly make a false statement on this application. You have my permission to verify any information contained in this application from any source named in this application. You may retain this application even if not approved. I understand that you may receive information from others about my credit history and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the HomeEquity Credit Line Agreement and Truth-in-Lending Disclosure Statement or the HomeEquity Loan Agreement – Mortgage Loan and Closing Disclosure covering my loan, whichever is applicable. (If this application is for two of us, this statement applies to both of us.)

(Applies to HELOCs only:) I acknowledge receipt of a copy of the HomeEquity Credit Plan Predislosures and Handbook entitled "What You Should Know About Home Equity Lines of Credit."

Consumer and Credit Report Authorization. By signing this Application, I authorize you to obtain my consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

Signature of Applicant _____ Date _____
X

Signature of Applicant (Where Applicable) _____ Date _____
X

Have you omitted anything? Remember: Incomplete applications cannot be processed.

**DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT. THE FOLLOWING APPLIES IF YOU ARE APPLYING FOR A:
CLOSE-END HOME EQUITY LOAN HOME EQUITY LINE OF CREDIT**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

Ethnicity: - Check one or more

- Hispanic or Latino
 Mexican
 Puerto Rican
 Cuban
 Other Hispanic or Latino - *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:* _____

- Not Hispanic or Latino
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

- Asian
 Asian Indian
 Chinese
 Filipino
 Japanese
 Korean
 Vietnamese
 Other Asian - *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:* _____

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian
 Guamanian or Chamorro
 Samoan
 Other Pacific Islander - *Print race, for example, Fijian, Tongan, and so on:* _____

- White
 I do not wish to provide this information

- Sex:** Female Male
 I do not wish to provide this information

Co-Applicant:

Ethnicity: - Check one or more

- Hispanic or Latino
 Mexican
 Puerto Rican
 Cuban
 Other Hispanic or Latino - *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:* _____

- Not Hispanic or Latino
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

- Asian
 Asian Indian
 Chinese
 Filipino
 Japanese
 Korean
 Vietnamese
 Other Asian - *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:* _____

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian
 Guamanian or Chamorro
 Samoan
 Other Pacific Islander - *Print race, for example, Fijian, Tongan, and so on:* _____

- White
 I do not wish to provide this information

- Sex:** Female Male
 I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname? Yes No

Was the race of the applicant collected on the basis of visual observation or surname? Yes No

Was the sex of the applicant collected on the basis of visual observation or surname? Yes No

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? Yes No

Was the race of the co-applicant collected on the basis of visual observation or surname? Yes No

Was the sex of the co-applicant collected on the basis of visual observation or surname? Yes No

COMMENTS

ADDITIONAL COMMENTS

FOR CREDIT UNION USE ONLY

CREDIT UNION

Loan Officer:			<input type="checkbox"/> Approved	<input type="checkbox"/> Rejected	<input type="checkbox"/> Referred to Credit Committee
Reason					
Loan Officer's Signature				Date	
X					
Credit Committee:			<input type="checkbox"/> Approved	<input type="checkbox"/> Rejected	
Reason					
Credit Committee's Signatures		Date	Date		Date
X		X	X		
ECOA Notice Sent or Delivered on			By		