



Credit Application

CREDIT REQUEST:		
AMOUNT	TYPE OF CREDIT (e.g. new auto, Mastercard, etc.)	PURPOSE

APPLICANT INFORMATION: APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT.

SPOUSE INFORMATION:

NAME (FIRST, MIDDLE, LAST) _____ JR./SR. _____			
CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.	BIRTHDATE / /	
COMPLETE ONLY FOR JOINT OR SECURED CREDIT, OR IF YOU RESIDE IN COMMUNITY PROPERTY STATE (AZ, CA, ID, LA, NM, NV, TX, WA, WI) <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (SINGLE, DIVORCED, WIDOWED)			
APPLICATION IS FOR: (IF CO-APPLICANT IS OTHER THAN SPOUSE, SEPARATE APPLICATION IS REQUIRED) <input type="checkbox"/> APPLICANT <input type="checkbox"/> APPLICANT AND SPOUSE <input type="checkbox"/> CO-APPLICANT			
HOME TELEPHONE ()	WORK TELEPHONE ()	NO. OF DEPENDENTS (NOT INCLUDING SELF)	
DRIVER'S LICENSE NO.	STATE OF ISSUE	SELF-EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO	(IF YES, LAST TWO YEARS OF INCOME TAX RETURNS REQUIRED)
STREET ADDRESS			
CITY, STATE, ZIP		DATE MOVED TO RESIDENCE MO. ____ YR. ____	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	NAME OF NEAREST RELATIVE (Not living with you)	RELATIVE'S PHONE NUMBER ()	
MONTHLY PAYMENT \$	RELATIONSHIP		
RELATIVE'S ADDRESS			

COMPLETE THIS SECTION IF SPOUSE WILL BE CONTRACTUALLY LIABLE FOR REPAYMENT OR IF APPLICANT IS RELYING ON THE INCOME OF THE SPOUSE AS COMMUNITY PROPERTY OR ON ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME FOR REPAYMENT.

SPOUSE NAME (FIRST, MIDDLE, LAST) _____ JR./SR. _____	
CREDIT UNION ACCOUNT NO.	SOCIAL SECURITY NO.
WORK TELEPHONE ()	BIRTHDATE / /
DRIVER'S LICENSE NO.	STATE OF ISSUE
EMPLOYER NAME	
EMPLOYER ADDRESS (STREET)	
CITY, STATE, ZIP	
HIRE DATE MONTH ____ YEAR ____	JOB TITLE
MONTHLY GROSS INCOME \$	(ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED TO BE REVEALED UNLESS YOU WANT SUCH INCOME CONSIDERED AS A BASIS FOR REPAYMENT OF THIS OBLIGATION)

EMPLOYMENT DATA: PLEASE ATTACH RECENT PAY STUB (NON-KINECTA EMPLOYEES ONLY), RETIREES ATTACH EVIDENCE OF INCOME (BENEFITS AND AWARDS LETTERS).

EMPLOYER NAME		ADDRESS (STREET, CITY, STATE, ZIP)		
HIRE DATE MONTH ____ YEAR ____	MONTHLY GROSS INCOME \$	JOB TITLE	PRESENT WORK STATUS <input type="checkbox"/> EMPLOYED <input type="checkbox"/> SICK LEAVE <input type="checkbox"/> UNEMPLOYED	
OTHER MONTHLY GROSS INCOME TOTAL \$	(ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED TO BE REVEALED UNLESS YOU WANT SUCH INCOME CONSIDERED AS A BASIS FOR REPAYMENT OF THIS OBLIGATION)	1ST SOURCE OF INCOME & MONTHLY GROSS AMOUNT	2ND SOURCE OF INCOME & MONTHLY GROSS AMOUNT	3RD SOURCE OF INCOME & MONTHLY GROSS AMOUNT

ASSETS INFORMATION - AUTO:

NAME OF AUTO	MODEL	YEAR	PRESENT UNPAID BALANCE \$
--------------	-------	------	------------------------------

REAL ESTATE (RESIDENCE):

YEAR HOME PURCHASED	MORTGAGE INTEREST RATE	PRESENT UNPAID BALANCE \$	MARKET VALUE \$
---------------------	------------------------	------------------------------	--------------------

BY SIGNING BELOW, I/WE CERTIFY THAT THE INFORMATION ON THIS APPLICATION IS ACCURATE, TRUE AND CORRECT. IF THERE ARE IMPORTANT CHANGES IN OUR FINANCIAL CONDITION, I/WE WILL NOTIFY YOU IN WRITING IMMEDIATELY. I/WE UNDERSTAND THAT ANY FALSE STATEMENT FOR THE PURPOSE OF INFLUENCING IN ANY WAY THE ACTION OF ANY FEDERAL CREDIT UNION UPON ANY LOAN APPLICATION IS A VIOLATION OF SECTION 1014, TITLE 18 U.S. CODE. IF APPLICABLE, YOU ARE AUTHORIZED TO MAKE INQUIRIES TO MY/OUR EMPLOYER(S) AS TO MY/OUR SALARY, PAYROLL DEDUCTIONS, ADDRESS OR ANY OTHER PERTINENT INFORMATION AND MAY ALSO REQUEST INFORMATION PERTAINING TO MY PAST, PRESENT OR FUTURE EMPLOYMENT RECORDS.

I/WE AGREE TO PAY KINECTA FEDERAL CREDIT UNION FOR TRANSACTIONS POSTED TO MY/OUR ACCOUNT IN ACCORDANCE WITH THE LOAN AGREEMENT AND ANY DISCLOSURE STATEMENT, THE TERMS AND CONDITIONS OF WHICH ARE INCORPORATED HEREIN BY THIS REFERENCE. I/WE AGREE THAT ANY RESULTING LOAN SHALL BE INTERPRETED IN ACCORDANCE WITH APPLICABLE FEDERAL LAW AND THE LAWS OF THE STATE OF CALIFORNIA WITHOUT RESORT TO CALIFORNIA'S CONFLICTS OF LAW RULES.

I/WE AGREE THAT I/WE ARE RESPONSIBLE FOR THE TRANSACTIONS ON MY/OUR CREDIT ACCOUNT(S) WITH YOU BY ME/US OR BY ANYONE ELSE I/WE AUTHORIZE TO USE THE ACCOUNT EVEN IF THAT PERSON EXCEEDS MY/OUR PERMISSION. THIS INCLUDES, BUT IS NOT LIMITED TO, THE USE OF ANY CHECKS ISSUED TO ME/US AND ANY DUPLICATES AND RENEWALS, AS WELL AS, ANY ADDITIONAL CHECKS ISSUED TO MY/OUR AUTHORIZED USERS AND ANY DUPLICATES AND RENEWALS THEREON. I/WE AUTHORIZE YOU TO GATHER WHATEVER CREDIT INFORMATION YOU CONSIDER NECESSARY AND APPROPRIATE. I/WE AUTHORIZE YOU TO GIVE INFORMATION CONCERNING YOUR CREDIT EXPERIENCE WITH ME/US TO OTHERS. I/WE WAIVE THE PROVISIONS OF CALIFORNIA VEHICLE CODE 1808.21 (OR ANY OTHER STATE) AND AUTHORIZE THE CALIFORNIA DEPARTMENT OF MOTOR VEHICLES (OR ANY OTHER STATE) TO FURNISH MY/OUR RESIDENCE ADDRESS TO YOU. I/WE AUTHORIZE YOU TO SUBMIT MY/OUR CREDIT APPLICATION FOR CONSIDERATION BY A THIRD-PARTY LENDER, UNLESS I/WE CHECK THE BOX BELOW NOT TO SUBMIT MY/OUR APPLICATION TO A THIRD-PARTY LENDER. I/WE UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT CREDIT IS APPROVED.

I/WE AGREE THAT A PHOTOCOPY OF FACSIMILE OF THIS APPLICATION SHALL BE AS BINDING AS THE ORIGINAL AND SHALL BE ADMISSIBLE IN LIEU OF THE ORIGINAL IN ANY PROCEEDING IN WHICH IT IS, OR MAY BE, A RELEVANT DOCUMENT.

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF SPOUSE OR CO-APPLICANT

DATE

NOTE: IF YOU ARE UNABLE TO APPROVE MY APPLICATION, I/WE AUTHORIZE YOU TO SUBMIT MY/OUR CREDIT APPLICATION FOR CONSIDERATION BY A THIRD-PARTY LENDER.

- YES, SUBMIT MY APPLICATION
 NO, DO NOT SUBMIT MY APPLICATION

INITIALS OF APPLICANT

INITIALS OF APPLICANT