



Express Application



**NATURAL RESOURCES CONSERVATION
SERVICE FEDERAL CREDIT UNION**
501 West Felix, Bldg 23 • P.O. Box 6567
Fort Worth, Texas 76115
Phone: 817-921-9302 • Fax: 817-927-8423

NOTE AND COMPLETE

Married applicants may apply for a separate account. If you are applying for **INDIVIDUAL CREDIT**, you must complete the **Applicant** section about yourself and the **Co-Applicant** section about your spouse if:

- (1) you live in or the property pledged as collateral is located in a community property state (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 **Co-Applicant** section to the extent possible about the person on whose payments you are relying.

If you are applying for **JOINT CREDIT** with another person, complete the **Applicant** and **Co-Applicant** sections.

If you are a Wisconsin resident and applying for joint credit with someone other than your spouse, each of you should complete the **Applicant** section of separate applications. If either or both of you are married, you must also provide information about your spouse and complete the signature section.

LOANLINER Account/Loan Including ATM Access if Available
Purpose of Loan/First Advance _____

AMOUNT OR CREDIT LIMIT REQUESTED	TYPE	
	Individual	Joint
\$ _____		

STATEMENT OF INTENT

Check if desired

- Single Credit Disability Insurance
 Single Credit Life Insurance
 Joint Credit Life Insurance

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

**APPLICANT/
CO-APPLICANT
INFORMATION**
*Use "SAA" if
information is
"Same As
Applicant" in
CO-APPLICANT/
GUARANTOR
section.*

APPLICANT

NAME (Last - First - Initial)			
DRIVER'S LICENSE NUMBER/STATE			
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
()	()	()	
PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT
-----			YEARS AT THIS ADDRESS
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)			

CO-APPLICANT **GUARANTOR**

NAME (Last - First - Initial)			
DRIVER'S LICENSE NUMBER/STATE			
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
()	()	()	
PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT
-----			YEARS AT THIS ADDRESS
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)			

DEBTS

	OWED TO	BALANCE (Mortgage Only)	MONTHLY PAYMENT	CURRENT APR (Mortgage Only)	PERSON RESPONSIBLE FOR PAYMENT	
					Applicant	Co- Applicant/ Guarantor
Mortgage/Rent		\$	\$	%		

**INCOME
INFORMATION**

EMPLOYER	EMPLOYER
INCOME	INCOME
\$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	\$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS
OTHER INCOME (NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.)	OTHER INCOME (NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.)
SOURCE \$ _____ PER _____	SOURCE \$ _____ PER _____

**NOTICE TO
WISCONSIN
RESIDENTS**

NOTICE TO WISCONSIN RESIDENTS: No provision of any marital property agreement, unilateral statement under S.799.59, or court decree under S.766.70 will adversely affect the rights of the credit union 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.

If you are applying for this account or loan with someone other than your spouse, you agree by signing below that the credit applied for, if granted, will be incurred in the interest of the marriage or family.

X _____
BORROWER SIGNATURE DATE

**NOTICE TO
OHIO
RESIDENTS**

NOTICE TO OHIO RESIDENTS: 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.

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address, or employment within a reasonable time thereafter.

the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

You authorize the credit union to obtain credit reports in connection with this application. If you request, the credit union will tell you

You understand that the credit union will rely on the information in this application and your credit report to make its decision.

X _____
APPLICANT'S SIGNATURE DATE

X _____
CO-APPLICANT'S OR GUARANTOR'S SIGNATURE DATE