

CU USE ONLY
Acct. #
AFF -
Loan #
D.O.

Northwest Municipal Federal Credit Union  
 1420 Miner Street, Suite #405  
 Des Plaines, IL 60016  
 Phone - 847/391-5369 Fax - 847/391-5479



**ON-LINE**  
**LOCAL PLUS LINE OF CREDIT APPLICATION**

**CREDIT LIMIT:**  \$8,000 or  \$10,000

Name \_\_\_\_\_ Date \_\_\_\_\_ E-Mail \_\_\_\_\_  
 Home Address \_\_\_\_\_ City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_  
 Drivers License # \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
 S.S. # \_\_\_\_\_ Date of Birth \_\_\_\_\_ Length of time at present address \_\_\_\_\_

Payment Method - Choose One:  Payroll Deduction  Direct Debit From Checking Account  Other

**APPLICANTS STATEMENT OF INDEBTEDNESS**

<u>TYPE OF DEBT</u>	<u>TO WHOM OWED</u>	<u>MONTHLY PAYMENT</u>	<u>TOTAL AMOUNT OWING</u>
Mortgage or Rent			
HEL			
Alimony / Child Support			
Credit Cards			
<b>Loans</b>			
<b>NMFCU Loans</b>			

Are you a co-signer, endorser or guarantor on any loan or contract not listed above? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If yes, for WHOM \_\_\_\_\_ Balance Due \$ \_\_\_\_\_  
 To WHOM \_\_\_\_\_ Mo. Pay. Amt. \$ \_\_\_\_\_  
 Have you ever had property foreclosed upon or repossessed in the last 7 years? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Are there any unsatisfied judgments against you or are you a party in a lawsuit? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If yes, for WHOM \_\_\_\_\_ Amount \$ \_\_\_\_\_

Have you been Bankrupt or filed for Chapter 13 debt consolidation? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If yes, Where \_\_\_\_\_ Year \_\_\_\_\_  
 Employer Name \_\_\_\_\_ Business Phone \_\_\_\_\_  
 Employer Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Date Employed \_\_\_\_\_ Your Position \_\_\_\_\_  
 Previous Employer if Employed Less Than 12 Months \_\_\_\_\_

**PROOF OF INCOME REQUIRED WITH APPLICATION (2 most recent paystubs)**

**E-mail to info@mynmfcu.com OR fax to 847-391-5479**

Net (take home) Monthly Salary \$ \_\_\_\_\_ Number of Dependents \_\_\_\_\_

Net Amount of Other Income \$ \_\_\_\_\_ Source of Other Income \_\_\_\_\_

Are you a U.S. Citizen or resident alien? Citizen \_\_\_\_\_ Resident \_\_\_\_\_ Marital Status \_\_\_\_\_

Ever applied/been granted credit under a different Name? Yes \_\_\_\_\_ No \_\_\_\_\_

Is any income in this section likely to be reduced before the credit requested will be paid off? Yes \_\_\_\_\_ No \_\_\_\_\_  
 (If yes, explain in detail on a separate sheet.)

Parent or Nearest Relative (not spouse) Name	Relationship	
Address	Phone Number	
Personal Reference – Name		
Address	Phone Number	
Bank Reference – Name	Checking	Savings
Address		

"I hereby affirm and represent that my total indebtedness on this date, both fixed and contingent, are listed above or attached. I further understand that I am obligated to pay costs and disbursements, including reasonable attorney's fees incurred by the Credit Union in legal proceedings to collect the loan or to realize on the security after default, and that you will retain this application whether or not it is approved. You are also authorized to review my credit and employment history for this application and periodically for the term of the loan."

**FOR CREDIT COMMITTEE USE ONLY**

Debt Ratio Before Loan \_\_\_\_\_ Debt Ratio After Loan \_\_\_\_\_ With / Without Additional Income

\*\*\*\*\*APPROVED\*\*\*\*\*

\*\*\*\*\*DISAPPROVED\*\*\*\*\*

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CREDIT COMMITTEE COMMENTS: \_\_\_\_\_  
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 \_\_\_\_\_

Date reviewed: \_\_\_\_\_

( ) **JOINT APPLICANT**

( ) **CO-SIGNER**

TO THE NORTHWEST MUNICIPAL FEDERAL CREDIT UNION: I have read the foregoing application and I choose to become a joint applicant and/or co-signer with \_\_\_\_\_ for this loan. I will sign the note and/or security agreement and I understand the responsibility which is assumed by signing the note and/or security agreement.

Name \_\_\_\_\_ E-Mail Address \_\_\_\_\_  
Home Address \_\_\_\_\_ City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Drivers License # \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
S.S. # \_\_\_\_\_ Date of Birth \_\_\_\_\_ Length of time at present address \_\_\_\_\_

**JOINT APPLICANT / CO-SIGNER STATEMENT OF INDEBTEDNESS**

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Date reviewed: \_\_\_\_\_