



Four Cessna Boulevard, Wichita, Kansas 67215  
 P.O. Box 7704, Wichita, Kansas 67277  
 Mid Continent Office: (316) 517-7149 FAX: 517-7668  
 Pawnee Office: (316) 831-4014 FAX: 831-4958  
 Independence Office: (620) 332-0228 FAX: 332-0230  
 Toll Free: (877) 855-4228

Cessna Employees Credit Union

**LOAN APPLICATION**  
 Use for your 1<sup>st</sup> Loan with CECU

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

- Individual Credit:** Complete **Applicant** sections if only the applicant's income is considered for loan approval. Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, and WI.
- Joint Credit:** Complete **Applicant** and **Co-Applicant** sections 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 CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.**

- Account/Loan:**  Individual  Joint **Credit Cards:** \_\_\_\_\_ Number of Cards  
 (Including ATM/Debit Card Access to the Account if Available)  MASTERCARD PLATINUM \_\_\_\_\_
- Amount Requested \$ \_\_\_\_\_  
 Purpose/Collateral: \_\_\_\_\_ If Authorized user, name: \_\_\_\_\_  
 Other Loan Request \_\_\_\_\_

**SEE PAGE 2 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS**

- Repayment:**  Payroll Deduction  Billing Notice  Automatic Payment  Web Pay  Other

APPLICANT			<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> NON-APPLICANT SPOUSE/OTHER		
NAME (Last - First - Initial)		ACCOUNT NUMBER	NAME (Last - First - Initial)		ACCOUNT NUMBER
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME	SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME
E-MAIL ADDRESS		FAX NUMBER	E-MAIL ADDRESS		FAX NUMBER
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT	BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS/MONTHS AT THIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS/MONTHS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)			PREVIOUS ADDRESS (Street - City - State - Zip)		
PURCHASE PRICE OF HOME: \$	PRESENT HOME VALUE: \$		PURCHASE PRICE OF HOME: \$	PRESENT HOME VALUE: \$	
MORTGAGE BALANCE \$	MONTHLY PAYMENT (MORTGAGE/RENT) \$		MORTGAGE BALANCE \$	MONTHLY PAYMENT (MORTGAGE/RENT) \$	
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. <input type="checkbox"/> MARRIED (WA and CA Only: includes registered domestic partners) <input type="checkbox"/> SEPARATED <input type="checkbox"/> UMARRIED (Single - Divorced - Widowed)			PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. <input type="checkbox"/> MARRIED (WA and CA Only: includes registered domestic partners) <input type="checkbox"/> SEPARATED <input type="checkbox"/> UMARRIED (Single - Divorced - Widowed)		

**EMPLOYMENT**

NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION
PRIOR EMPLOYER		PRIOR EMPLOYER	

**INCOME**

<b>OTHER INCOME NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		<b>OTHER INCOME NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
EMPLOYMENT INCOME (GROSS) \$ PER	OTHER INCOME (GROSS) \$ PER SOURCE	EMPLOYMENT INCOME (GROSS) \$ PER	OTHER INCOME (GROSS) \$ PER SOURCE

**REFERENCES**

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME NUMBER	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME NUMBER
		RELATIONSHIP			RELATIONSHIP

**STATE 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.

**WISCONSIN RESIDENTS:** Marital Status:     Married             Unmarried             Legally Separated

If married: the name of my spouse is \_\_\_\_\_

Spouse's SSN: \_\_\_\_\_             Spouse's Address (if different) \_\_\_\_\_

**Notice:** 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 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.

**MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT:** By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s). **X**

**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 federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit 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 credit or loan agreement and security agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

**Credit Report Authorization.** By signing this Application, I authorize you to obtain my 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.

**Vermont Residents:** Applicant provided consent via phone \_\_\_\_\_ (Credit Union Initials)

**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
<b>X</b>	

SIGNATURE OF CO-APPLICANT	DATE
<b>X</b>	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

**IMPORTANT CREDIT CARD DISCLOSURE**

The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of \_\_\_\_\_. You can call us at (877) 855-4228 or write us at Cessna Employees Credit Union, P.O. Box 7704, Wichita, Kansas 67277 to inquire if any changes occurred since the effective date.

	MASTERCARD PLATINUM			
	TIER 1 (680+)	TIER 2 (640 – 679)	TIER 3 (<640)	SOLDIERS & SAILORS
<b>Introductory Rate for Purchases and Cash Advances</b>	3.99% for first 6 months, after that:			N/A
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers</b>	<b>7.90%</b>	<b>11.75%</b>	<b>13.75%</b>	<b>6.00%</b>
<b>Grace Period for Repayment of Balances for Purchases</b>	25 days from statement of closing date for repayment of purchases to avoid finance charges.			
<b>Method of Computing the Balance for Purchases</b>	Average Daily Balance (including new purchases).			
<b>Annual Fee</b>	None			
<b>Minimum Finance Charge</b>	None			
<b>Transaction Fee for Purchases</b>	None			
<b>Foreign Transaction Fee:</b> If a foreign transaction involves a currency conversion, a fee of 1% of the transaction amount will be assessed. <b>Transaction fee for cash advances:</b> None <b>Late Payment fee:</b> If your payment is 5 or more days past due, you will be charged \$20.00. <b>Over-the-credit Limit fee:</b> \$20.00 <b>Returned Check Fee:</b> \$10.00				