



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 (877) 855-4228



Master Application

Must be Completed in Ink.

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

I/We Would Like a Loan of	For the Following Purpose	Account Number
		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, 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 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)

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
	Married			Unmarried			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 Take Home 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 Take Home 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	
					\$	\$		

LIST ALL EXISTING DEBTS OF APPLICANT (and Co-Applicant or Non-Applicant Spouse/Other if any part of section C is applicable)

	Name and Address of Creditor	Purpose or Account No.	Original Amount	Present Balance	Monthly Payment
	Home Mortgage or LandLord		\$	\$	\$
	Credit Union		\$	\$	\$
			\$	\$	\$
			\$	\$	\$
	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 2 or Separate Sheet. Incomplete Applications Cannot Be Processed.					Total Monthly Obligations
					\$
If you Answer "Yes" to Any of These Questions, Provide Details on Page 2.					
Are any of your debts past due?	Have you ever had your Auto, Furniture or Property repossessed?	Have you or your Co-Applicant ever declared bankruptcy?	Are you currently a Co-Maker, Endorser or Guarantor on a loan?		
Yes No	Yes No	Yes No	Yes No		

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

FINANCIAL INFORMATION AND REFERENCES							
E	Name of Bank or Other Financial Institution		City	State	Zip	Type of Account	
						Checking	Savings 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	

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 Home Equity Credit Line Agreement and Truth-in-Lending Disclosure Statement or the Closed-end Note, Disclosure, and Loan Agreement covering my loan. (If this application is for two of us, this statement applies to both of us.)			
I acknowledge receipt of a copy of the HomeEquity Credit Plan Predisclosures and Handbook entitled "When Your Home is on the Line - What You Should Know About Home Equity Lines of Credit."			
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 X		Date	
Signature of Applicant (Where Applicable) X		Date	
Have you omitted anything? Remember: Incomplete applications cannot be processed.			

INFORMATION FOR GOVERNMENT MONITORING PURPOSES			
The following information is requested by the Federal Government for loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under Federal regulations this Lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below. (Lender must review this material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)			
Applicant	I do not wish to furnish this information		
Ethnicity:	Hispanic or Latino	Not Hispanic or Latino	
Race:	American Indian or Alaska Native	Asian	Black or African American
	Native Hawaiian or Other Pacific Islander	White	
Sex:	Female	Male	
Co-Applicant	I do not wish to furnish this information		
Ethnicity:	Hispanic or Latino	Not Hispanic or Latino	
Race:	American Indian or Alaska Native	Asian	Black or African American
	Native Hawaiian or Other Pacific Islander	White	
Sex:	Female	Male	
To be Completed by Interviewer	Interviewer's Name (print or type)		Name and Address of Interviewer's Employer
This application was taken by:	Interviewer's Signature		
Face-to-face interview	Date		
By mail	Interviewer's Phone Number (incl. area code)		
By telephone			

COMMENTS	ADDITIONAL COMMENTS

CREDIT UNION	FOR CREDIT UNION USE ONLY	
Loan Officer:	Approved	Rejected Referred to Credit Committee
Reason		
Loan Officer's Signature X	Date	
Credit Committee:	Approved	Rejected
Reason		
Credit Committee's Signatures X	Date	Date
ECOIA Notice Sent or Delivered on	X	X
	By	