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 P.O. Box 771069, Wichita, Kansas 67277-1069
 Toll Free: (833) 759-1941
 FAX: (316) 779-8966
 www.skywardcu.com
 NMLSR/____ LICENSE ID _____



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

LOAN ORIGINATOR NAME AND NMLSR/____ LICENSE ID		Account Number
I/We Would Like a Loan of	For the Following Purpose	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; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: 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)

Please also review the section entitled "DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT".

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	Age 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)

D	Applicant Co-Applicant	Name and Address of Creditor	Purpose or Account No.	Original Amount	Present Balance	Monthly Payment	
		Home Mortgage or LandLord		\$	\$	\$	
		Credit Card		\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
		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 PAGES 2 & 3 - 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	Relationship
Personal Reference Not Related to You	Name (Last, First, Initial)	Present Address	City	State	Zip	Phone Number		

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 HomeEquity Credit Line Agreement and Truth-in-Lending Disclosure Statement or the HomeEquity Loan Agreement – Mortgage Loan and Closing Disclosure covering my loan, whichever is applicable. (If this application is for two of us, this statement applies to both of us.)

(Applies to HELOCs only:) I acknowledge receipt of a copy of the HomeEquity Credit Plan Predisclosures and Handbook entitled "What You Should Know About Home Equity Lines of Credit."

Consumer and Credit Report Authorization. By signing this Application, I authorize you to obtain my consumer and/or 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. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

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	Signature of Applicant (Where Applicable)	Date
X		X	

Have you omitted anything? Remember: Incomplete applications cannot be processed.

ADDITIONAL COMMENTS

FOR CREDIT UNION USE ONLY

Loan Officer:	Approved	Rejected	Referred to Credit Committee
Reason			
Loan Officer's Signature			Date
X			
Credit Committee:	Approved	Rejected	
Reason			
Credit Committee's Signatures	Date	Date	Date
X	X	X	
ECOA Notice Sent or Delivered on	By		

**DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT. THE FOLLOWING APPLIES IF YOU ARE APPLYING FOR A:
CLOSED-END HOME EQUITY LOAN HOME EQUITY LINE OF CREDIT**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

Ethnicity: - *Check one or more*

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino - *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*

- Not Hispanic or Latino
- I do not wish to provide this information

Race: *Check one or more*

American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian - *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander - *Print race, for example, Fijian, Tongan, and so on:*

- White
- I do not wish to provide this information

Sex: Female Male

I do not wish to provide this information

Co-Applicant:

Ethnicity: - *Check one or more*

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino - *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*

- Not Hispanic or Latino
- I do not wish to provide this information

Race: *Check one or more*

American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian - *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:*

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander - *Print race, for example, Fijian, Tongan, and so on:*

- White
- I do not wish to provide this information

Sex: Female Male

I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname? Yes No

Was the race of the applicant collected on the basis of visual observation or surname? Yes No

Was the sex of the applicant collected on the basis of visual observation or surname? Yes No

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? Yes No

Was the race of the co-applicant collected on the basis of visual observation or surname? Yes No

Was the sex of the co-applicant collected on the basis of visual observation or surname? Yes No