SILVERADO CREDIT UNION P.O. BOX 330 ANGWIN, CA 94508

TEL: (707)965-2483

Email: loans@silveradocu.com





Application

Married Applicants: May apply for a separate account. Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if: 1. you live in or the property pledged as collateral is located in a community property state (AK, 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 Other section to the extent possible about the person on whose payments you are relying. Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box. Guarantor: Complete the Other section if you are a guarantor on an account/loan. ☐ LOANLINER Account/Loan: ☐ Individual ☐ Joint (Including ATM/Debit Card Access to the Account if Available) Amount Requested \$ Purpose/Collateral: Repayment: Payroll Deduction Cash Military Allotment ☐ Automatic Payment Yes Are you interested in having your loan protected? PAYMENT PROTECTION No If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions. APPLICANT OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ OTHER NAME ACCOUNT NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS AGES OF DEPENDENTS FMAIL ADDRESS FMAIL ADDRESS BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT PRESENT ADDRESS (Street - City - State - Zip) PRESENT ADDRESS (Street - City - State - Zip) OWN RENT OWN RENT LENGTH AT RESIDENCE FNGTH AT RESIDENCE PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT LENGTH AT RESIDENCE LENGTH AT RESIDENCE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) EMPLOYMENT/INCOME EMPLOYMENT/INCOME NAME AND NAME AND ADDRESS (EMPLOYER ADDRESS C EMPLOYER TITI F/GRADE START DATE HOURS AT WORK TITI F/GRADE START DATE HOURS AT WORK SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME EMPLOYMENT INCOME OTHER INCOME OTHER INCOME Per \$ Per . Per Per_ NET GROSS SOURCE NET GROSS SOURCE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? WHFRF ENDING/SEPARATION DATE WHFRF ENDING/SEPARATION DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN STARTING DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS STARTING DATE ENDING DATE **ENDING DATE** RELATIONSHIP RELATIONSHIP REFERENCE REFERENCE NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU HOME PHONE HOME PHONE

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4. ARE YOU A CO-MAKER,	CO-SIGNER OR GUARANTOR											
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Dear Member,

Enclosed is the Loan Application you requested. Please be careful to fill it out completely and sign accordingly. Please return all forms to Silverado Credit Union. You will receive your copies after your loan is funded.

To qualify your application for committee review, the following is required:

- I. You must be a Primary account holder at Silverado Credit Union.
- 2. The attached "Loanliner" form must be filled out completely. All of your debts and open accounts must be listed. Also include any loans for which you have Co-signed.
- 3. You must provide verification of your current income. Please submit copies of your last two pay stubs. If you are self-employed you should provide the previous two years Federal Income Tax returns, and a Profit & Loss statement for the current year. If you are retired, copies of your retirement and Social Security disclosure statements will suffice to verify income.
- 4. You must carry Comprehensive and Collision coverage, plus Fire and Theft for all vehicle loans. For loans under \$25,000.00 the maximum deductible can be \$500.00; for loans over \$25,000.00, the maximum deductible can be \$1,000.00.

FOR PROMPT SERVICING OF YOUR LOAN- You need to have your insurance agent FAX an Insurance Binder to (707) 965-0142, ATTENTION LOAN DEPARTMENT.

INSURANCE COMPANY NAME:	
INSURANCE COMPANY ADDRESS:_	
INSURANCE COMPANY PHONE #: INSURANCE COMPANY POLICY #:	
Signature	Date

Save your loan application as a PDF and then email it to: loans@silveradocu.com

DISCLAIMER:

Email is not a secure transmission, you may choose to print and mail it to: Silverado Credit Union P.O. Box 330 Angwin, CA 94508

INCOMPLETE APPLICATIONS SLOW THE PROCESS!