

TO APPLY FOR A LOAN  
PLEASE SUBMIT THE FOLLOWING WITH THE APPLICATION

1. We need proof of CURRENT INCOME.
  2. We will need to personally see any collateral on wheels.
  3. We will need a current photo of any collateral used. \* Anything that may not be easily brought into the office.
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IF APPROVED  
PLEASE BRING THE FOLLOWING WITH YOU  
ON THE DAY OF SIGNING YOUR LOAN

- NEW MEMBER: BRING ALL ITEMS  
EXISTING MEMBERS: BRING ITEMS 4 & 5
1. VALID DRIVER'S LICENSE for each person on the loan
  2. VALID SOCIAL SECURITY CARD or other proof showing the Social Security Number
  3. \$15.00 FEE - \$10.00 pays the one time / lifetime membership fee  
\$5.00 opens a savings account in your name along with the loan
  4. PROOF OF FULL COVERAGE INSURANCE on item listed as collateral.
  5. TITLE & FEES - Courthouse Expenses: \$22.00 Noting of Lien per title  
\$15.00 minimum if doing UCC  
Other fees if necessary

All information is required in order to loan money each time, even if you are an existing member and have had loans with us in the past.

\*If you have any questions regarding your loan application please contact our office:

Decatur Office  
Phone: (423)334-2100  
Fax: (423)334-2010

Athens Office  
Phone: (423)744-2515  
Fax: (423)252-0398

CONSUMER LOAN APPLICATION

COLLATERAL DESCRIPTION (Year, Make, Model, Mileage, Features, etc):

Individual  
 Joint (initial)

Amount Requested \$ \_\_\_\_\_ Due Date \_\_\_\_\_ Payment Desired \_\_\_\_\_ Purpose \_\_\_\_\_

APPLICANT INFORMATION

Name(Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_ Social Security Number \* \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Driver's License # \_\_\_\_\_

Street Address \_\_\_\_\_ How Long There \_\_\_\_\_  Own  Rent \_\_\_\_\_ Mailing Address (if different than street address) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Previous Address (if less than 2 years at current address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long There \_\_\_\_\_

Home Phone Number \_\_\_\_\_ Cell Phone Number \_\_\_\_\_ Work Phone Number \_\_\_\_\_

Employer \_\_\_\_\_ Address \_\_\_\_\_

Income \$ \_\_\_\_\_  Net (Bring Home)  Gross (Before Taxes) \_\_\_\_\_ Position \_\_\_\_\_ # of Hours \_\_\_\_\_ Start Date \_\_\_\_\_  
 Per  Hour  Week  Month  Year

Previous Employer \_\_\_\_\_ Address \_\_\_\_\_ Position \_\_\_\_\_ How Long There \_\_\_\_\_

Nearest Relative Not Living With You #1 \_\_\_\_\_ Relationship \_\_\_\_\_ Relative's Phone Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Nearest Relative Not Living With You #2 \_\_\_\_\_ Relationship \_\_\_\_\_ Relative's Phone Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Other Income \$ \_\_\_\_\_ Source \_\_\_\_\_ Complete for JOINT Credit or Secured Credit Only  
 Married  Separated  Unmarried (including single, divorced, and widowed)

NOTICE: Alimony, Child Support, or Separate Maintenance Income Need Not Be Revealed if You Do Not Choose To Have It Considered

Name(Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Street Address \_\_\_\_\_ How Long There \_\_\_\_\_ Mailing Address (if different than street address) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Previous Address (if less than 2 years at current address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long There \_\_\_\_\_

Home Phone Number \_\_\_\_\_ Cell Phone Number \_\_\_\_\_ Work Phone Number \_\_\_\_\_

Employer \_\_\_\_\_ Address \_\_\_\_\_

Income \$ \_\_\_\_\_  Bring Home  Before Taxes \_\_\_\_\_ Position \_\_\_\_\_ # of Hours \_\_\_\_\_ Start Date \_\_\_\_\_  
 Per  Hour  Week  Month  Year

Previous Employer \_\_\_\_\_ Address \_\_\_\_\_ Position \_\_\_\_\_ How Long There \_\_\_\_\_

Nearest Relative Not Living With You #1 \_\_\_\_\_ Relationship \_\_\_\_\_ Relative's Phone Number \_\_\_\_\_

Relative Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Nearest Relative Not Living With You #2 \_\_\_\_\_ Relationship \_\_\_\_\_ Relative's Phone Number \_\_\_\_\_

Relative Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Other Income \$ \_\_\_\_\_ Source \_\_\_\_\_ Complete for JOINT Credit or Secured Credit Only  
 Married  Separated  Unmarried (including single, divorced, and widowed)

NOTICE: Alimony, Child Support, or Separate Maintenance Income Need Not Be Revealed if You Do Not Choose To Have It Considered

**CURRENT ASSETS**

Please attach additional sheet(s) if more space is required for the Current Assets section or write on the back of this sheet.

DESCRIPTION OF ASSET	OWNER NAME(S)	SUBJECT TO LEND: YES OR NO	VALUE
TOTAL ASSETS			\$

**OUTSTANDING DEBTS**

NAME OF CREDITOR (WHO YOU OWE)	CURRENT BALANCE	MONTHLY PAYMENT	CHECK BOX IF TO BE PAID FROM LOAN PROCEEDS
MORTGAGEE OR LANDLORD		MORTGAGE OR RENT OWED	<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
TOTAL DEBTS	\$	\$	

**OTHER INFORMATION ABOUT YOU** IF YOU ANSWER YES TO ANY QUESTION OTHER THAN #4, EXPLAIN ON AN ATTACHED SHEET (OR ON BACK)

- Are you a U.S. Citizen or Permanent Resident Alien?
- Do you currently have any outstanding judgments or have you ever filed bankruptcy, had a debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in the last 7 years or been a party to a lawsuit?
- Is your income likely to decline in the next 2 years?
- Are you a co-maker, co-signer or guarantor on any loan not listed above?
- Are you obligated to make alimony, child support or separate maintenance payments?

**MEMBER ELIGIBILITY**

A person must qualify for membership with Mid East Tennessee Community Credit Union based upon one of the following factors.  
 CHOOSE AT LEAST ONE option that qualifies you for membership.

- Have a residence in Meigs, McMinn or Rhea County
- Works in Meigs, McMinn or Rhea County
- Volunteer in Meigs, McMinn or Rhea County
- I am already an existing member of the credit union
- Worship in Meigs, McMinn or Rhea County
- Have a relative that lives in Meigs, McMinn or Rhea County How Related
- I am an immediate family member of an existing credit union member

**SIGNATURES**

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes, you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by the NCUA.

<input checked="" type="checkbox"/>	Applicant	Date	<input checked="" type="checkbox"/>	Joint	Date
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## REFERENCES

1. (Name & Relationship)  
\_\_\_\_\_  
(Address)  
\_\_\_\_\_  
(City, State)  
\_\_\_\_\_  
(Phone #)  
\_\_\_\_\_
2. (Name & Relationship)  
\_\_\_\_\_  
(Address)  
\_\_\_\_\_  
(City, State)  
\_\_\_\_\_  
(Phone #)  
\_\_\_\_\_
3. (Name & Relationship)  
\_\_\_\_\_  
(Address)  
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(City, State)  
\_\_\_\_\_  
(Phone #)  
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4. (Name & Relationship)  
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(Address)  
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(City, State)  
\_\_\_\_\_  
(Phone #)  
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5. (Name & Relationship)  
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(Address)  
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(City, State)  
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(Phone #)  
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