



Whatcom Educational Credit Union

Mail completed application to PO Box 9750, Bellingham WA 98227-9750
OR return to any of our branches (call for location nearest you)
Information: 360.676.1168 • 800.525.8703 • TTY 800.833.6388 • Loan Dep't ext. 7350
Secure online application available at www.wecu.com

consumer loan application

for auto, personal, savings secured, certificate secured, other secured and timeline line of credit loans

Please select joint application if you wish to include your spouse or other applicant on this loan as a co-borrower. Married applicants may apply for separate credit.

Individual Application Joint Application Loan Amount: Purpose:

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

X signature of primary applicant date X signature of primary co-applicant date

PART I: APPLICANT INFORMATION

Provide information about your spouse if you live in Washington, Idaho or another community property state, OR if you are relying on your spouse's income to repay us, OR if your spouse will be using the account. Provide information about alimony, child support, or separate maintenance income only if you wish it to be considered as a basis of repaying this obligation.

Applicant

account number social security number name: last, first, middle initial street address city state zip birthdate e-mail address home phone work phone employer* occupation gross annual income employment start date monthly rent/mortgage rent own how long at this address?

Spouse/Co-Applicant

social security number name: last, first, middle initial street address city state zip birthdate e-mail address home phone work phone employer* occupation gross annual income employment start date monthly rent/mortgage rent own how long at this address?

* If you are retired, self-employed, unemployed, a homemaker or a student, please complete the employment information as it pertains to you.

PART II: AUTOMATIC PAYMENT OPTIONS

I would like payroll deduction I would like my payment automatically transferred from: savings checking

PART III: ADDITIONAL COVERAGE OPTIONS

Gap Protection+ is available on the following items: cars, light trucks, vans, motorcycles, personal watercraft (under 7 ft.), ATV's and snowmobiles. Cost is as low as \$199++ for the life of the loan.

Yes, I want Gap Protection. No, I do not want Gap Protection.

+ Further information about Gap Protection is available on our website www.wecu.com and in our lobbies.

++ Cost varies depending on maximum vehicle value, and is subject to change without notice.

This application is submitted to obtain credit and you certify that all information herein is true and complete. You also authorize WECU to verify or obtain further information concerning your credit standing.



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PART IV: DEBTS AND OBLIGATIONS

List all obligations excluding real estate debt listed above. If no debts, list paid accounts. All creditors must be listed. If needed, attach a separate sheet to this application.

Form with fields for name of creditor, security/collateral, present balance, and payment amount.

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PART V: PAYMENT PROTECTION

This contract will be governed by the local law of the State of Washington

Payment Protection (referred to as "the program") is voluntary and not required in order to obtain credit. We will not consider whether or not you elect Payment Protection in making our credit decision.

- You elect: (Check only one box)
Option 1: Loss of Life + Disability \$.230
Option 2: Disability \$.150
Option 3: Loss of Life \$.080
No Protection

* If the outstanding loan balance is greater than \$50,000, the rate will not be applied to the amount that exceeds \$50,000. The program contains certain terms and exclusions. You are eligible for the program if you are a borrower on the loan and under age 70 on the effective date of the protection. The program protects the first two borrowers listed on the lending agreement. The protected borrower(s) may not qualify for all benefits.

Read the Payment Protection Contract prior to your election.
Your signature below means:
• Your election will remain in effect, according to the terms of the contract, unless subsequently modified.
• You agree that you have received and thoroughly read the Payment Protection Contract.
• You authorize the program fee to be added to your outstanding balance each month. If the election above represents a change in the program for an existing loan, and the cost of the newly elected protection results in increased program fees, you agree to increase your payment or to make more payments of the same amount until what you owe has been repaid.

X
Borrower 1 Signature Date

X
Borrower 2 Signature Date