



You are not legally required to disclose the following information.

**ARE YOU LIABLE FOR ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS?**                        
*YES* *NO*

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**PARENTS OR NEAREST RELATIVE (NOT SPOUSE)**

**LIST CREDIT REFERENCES: (If renewal, add new references)**

\_\_\_\_\_  
*NAME* *(RELATIONSHIP)*

\_\_\_\_\_  
*NAME* *ADDRESS*

\_\_\_\_\_  
*ADDRESS*

\_\_\_\_\_  
*NAME* *ADDRESS*

\_\_\_\_\_  
*PHONE NUMBER*

\_\_\_\_\_  
*NAME* *ADDRESS*

**HAVE YOU ANY GARNISHMENTS OR JUDGMENTS OR LEGAL PROCEEDINGS AGAINST YOU?**

                      **IF "YES" EXPLAIN** \_\_\_\_\_  
*YES* *NO*

**HAVE YOU EVER BEEN THROUGH BANKRUPTCY?**     **YES**     **NO** **YEAR** \_\_\_\_\_

**ARE YOU A COMAKER OR GUARANTOR ON ANY OTHER LOANS?**     **YES**     **NO**  
**AMOUNT \$** \_\_\_\_\_ **IF SO, FOR WHOM** \_\_\_\_\_

I HEREBY CERTIFY THAT ALL STATEMENTS MADE, INCLUDING THOSE ON THE REVERSE SIDE HEREOF ARE TRUE AND COMPLETE AND SUBMITTED FOR THE PURPOSE OF OBTAINING CREDIT. I HAVE NO OTHER DEBTS. THE CREDIT UNION IS AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT ITS EXPERIENCE WITH ME.

YOU ARE BEING ASKED TO GUARANTEE THIS DEBT. THINK CAREFULLY BEFORE YOU DO SO. IF THE PRIMARY BORROWER DOESN'T PAY THE DEBT, YOU WILL HAVE TO. BE SURE YOU CAN AFFORD TO PAY IF NECESSARY AND THAT YOU WANT TO ACCEPT THIS RESPONSIBILITY.

YOU MAY HAVE TO PAY UP TO THE FULL AMOUNT OF THE DEBT IF THE PRIMARY BORROWER DOES NOT PAY. YOU MAY ALSO HAVE TO PAY LATE FEES OR COLLECTION COSTS, WHICH INCREASE THIS AMOUNT.

THE CREDIT UNION CAN COLLECT THIS DEBT FROM YOU WITHOUT FIRST TRYING TO COLLECT FROM THE PRIMARY BORROWER. THE CREDIT UNION CAN USE THE SAME COLLECTION METHODS AGAINST YOU THAT CAN BE USED AGAINST THE PRIMARY BORROWER, SUCH AS SUING YOU, GARNISHMENT YOUR WAGES, ETC. IF THIS DEBT IS EVER IN DEFAULT, THAT FACT MAY BECOME A PART OF YOUR CREDIT RECORD.

THIS NOTICE IS NOT THE CONTRACT THAT MAKES YOU LIABLE FOR THE DEBT.

\_\_\_\_\_  
**SIGNATURE**

\_\_\_\_\_  
**DATE**