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 www.hcpfcu.coop

# LOANLINER. Application

- HOW TO APPLY**
- Please complete front and back of application
  - Sign on back page
  - Return completed application to credit union
  - An incomplete or unsigned application may delay processing

**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.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

**LOANLINER® Account/Loan:**  Individual  Joint Amount Requested \$ \_\_\_\_\_ Purpose/Collateral: \_\_\_\_\_  
 (Including ATM/Debit Card Access to the Account if Available)  
**Repayment:**  Payroll Deduction  Cash  Military Allotment  Automatic Payment

**Payment Protection**  Single Credit Disability Insurance  Single Credit Life Insurance  Joint Credit Life Insurance  
 Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

**Applicant**

NAME (Last - First - Initial)

ACCOUNT NUMBER SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER / STATE LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/ EXT.

E-MAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip)  OWN  RENT  
 YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip)  OWN  RENT  
 YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  
 MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**Employment/Income**

NAME AND ADDRESS OF EMPLOYER

TITLE/GRADE START DATE HOURS AT WORK

SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS

**NOTICE:** ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

OTHER INCOME  
 PLEASE INCLUDE COPY OF CURRENT PAY STUB \$ \_\_\_\_\_ PER \_\_\_\_\_  
 SOURCE

**MILITARY:** IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?  YES  NO  
 WHERE ENDING/SEPARATION DATE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS STARTING DATE  
 ENDING DATE

**Other:**  Co-Applicant  Spouse  Other

NAME (Last - First - Initial)

ACCOUNT NUMBER SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NUMBER / STATE LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)

BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/ EXT.

E-MAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip)  OWN  RENT  
 YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip)  OWN  RENT  
 YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  
 MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**Employment/Income**

NAME AND ADDRESS OF EMPLOYER

TITLE/GRADE START DATE HOURS AT WORK

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 WHERE ENDING/SEPARATION DATE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS STARTING DATE  
 ENDING DATE

<b>Applicant Reference</b>	RELATIONSHIP	<b>Other Reference</b>	RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE <small>(Include Tax and Ins.)</small>			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			<b>TOTALS</b>	\$	\$	

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			YES	NO	NO	Applicant	Other
HOME		\$					
AUTO		\$					
SAVINGS		\$					
CHECKING		\$					
OTHER (Describe)		\$					

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT		OTHER	
		YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR 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 IN A LAWSUIT?					
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?					
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):					
	TO WHOM (Name of Creditor):				

**State Law Notices** **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

\_\_\_\_\_  
 SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Signatures			
<p>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, renewal or extension of the credit received. You understand that the</p>	<p>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 crime to willfully and deliberately provide incomplete or incorrect information in this application.</p>		
<input checked="" type="checkbox"/> _____ (SEAL)	<input checked="" type="checkbox"/> _____ (SEAL)		
<b>APPLICANT'S SIGNATURE</b>	<b>OTHER SIGNATURE</b>		
DATE	DATE		

For Credit Union Use Only							
DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER
	DENIED (Adverse Action Notice Sent)		\$	\$	\$	\$	
LOAN OFFICER COMMENTS:							
SIGNATURES:							
X			X				
			DATE				DATE



**203 SOUTH DAKOTA STREET  
 ABERDEEN, SOUTH DAKOTA 57401  
 PHONE: (605) 725-0900 FAX: (605) 725-0899**

Auto Dealer Contracts Price Sheet

Tier	A+	A	B	C	D	E
Score	740+	700 - 739	665 - 699	625 - 664	600 - 624	599 - 0
Interest Rate	3.25%	3.75%	5.75%	8.255%	12.75%	14.75%
Maximum LTV (prior to insurance, GAP and/or Service Contract)	100%*	95%*	90%*	85%*	80%*	70%*

Dealer Compensation:

\$5K - \$ 9,999	\$250	\$225	\$150	\$125	\$0	\$0
\$10K - \$14,999	\$275	\$250	\$175	\$150	\$0	\$0
\$15K - \$19,999	\$300	\$275	\$200	\$175	\$0	\$0
\$20K - \$24,999	\$350	\$325	\$250	\$200	\$0	\$0
\$25K and above	\$400	\$375	\$275	\$225	\$0	\$0

If a member has pre-approval from the Credit Union, Dealer Compensation will be 50% of the regular compensation.

When there are joint applicants, husband/wife and/or domestic partners, the highest score will be used to determine Tier and pricing. If a CO-BORROWER/GUARANTOR is needed, the applicant's score will be used to determine the Tier. If the applicant wishes to use the co-borrower/guarantor's score in determining Tier, the co-borrower/guarantor must be listed first on the application and the account opened in their name. E Tier approval may only be granted if there is a current relationship with the credit union.

Applicants with no credit bureau score and positive history will follow Tier B. Applicants with no score and no history will follow Tier C requirements. Applicants with no score and negative history will follow Tier E.

With low interest rates, there may be times when the reimbursement exceeds or nears the amount of interest earned. In the event a borrower wishes to pay a small balance loan off in a very short period of time, the reimbursement may be adjusted accordingly. For example, if an A+ borrower has a loan for \$5000 at 2.50% for 36 months, the interest earned is only \$195 while the reimbursement is \$200. The credit union reserves the right to lower reimbursements to 50% of the stated rates in these situations. The credit union will no longer match other rates.

Late Fees – After 10 days, a \$20 late fee will be assessed.

Healthcare Plus Federal Credit Union field of membership is open to all persons that live, work, worship, attend school, own property or own a business located in Brown County, South Dakota. Membership is also available to an immediate family member of a current Healthcare Plus Federal Credit Union member.

\*= maximum LTV including add-ons such as warranty, gap, & insurances cannot exceed a total of 120% LTV for A-A+ borrowers, 100% for B borrowers, 95% for C borrowers, 80% for D borrowers and 70% for E borrowers.

\*=vehicles ten calendar years or older will be valued at 90% of the NADA retail. Classic cars will need pictures and be valued appropriately. **75% of clean retail will be used for vehicles that have salvage or rebuilt titles.**

The above information is effective as of 08/01/2022.