



203 South Dakota Street
 Aberdeen, SD 57401
 Phone: (605) 725-0900
 Fax: (605) 725-0899
 www.hcpfcu.coop

APPLICATION

Check below to indicate the type of credit for which you are applying. 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 appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

Account/Loan: Individual Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

| | |
|---------------------|--------|
| Applicant Signature | Date |
| X | (Seal) |

| | |
|------------------------|--------|
| Co-Applicant Signature | Date |
| X | (Seal) |

Amount Requested \$
 Purpose/Collateral:

Credit Limit Requested \$

PAYMENT PROTECTION Are you interested in having your loan protected? YES 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 <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> GUARANTOR <input type="checkbox"/> OTHER | | | |
|---|-----------------|--|---------------------|---|-----------------|--|---------------------|
| NAME (Last - First - Initial) | | | | NAME (Last - First - Initial) | | | |
| ACCOUNT NUMBER | | SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER | | ACCOUNT NUMBER | | SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER | |
| BIRTH DATE | | EMAIL ADDRESS | | BIRTH DATE | | EMAIL ADDRESS | |
| HOME PHONE | | CELL PHONE | BUSINESS PHONE/EXT. | HOME PHONE | | CELL PHONE | BUSINESS PHONE/EXT. |
| DRIVER'S LICENSE NUMBER/STATE | | AGES OF DEPENDENTS | | DRIVER'S LICENSE NUMBER/STATE | | AGES OF DEPENDENTS | |
| PRESENT ADDRESS (Street - City - State - Zip) | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | LENGTH AT RESIDENCE | PRESENT ADDRESS (Street - City - State - Zip) | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | LENGTH AT RESIDENCE |
| PREVIOUS ADDRESS (Street - City - State - Zip) | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | LENGTH AT RESIDENCE | PREVIOUS ADDRESS (Street - City - State - Zip) | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | LENGTH AT RESIDENCE |
| MORTGAGE/RENT OWED TO | | | | MORTGAGE/RENT OWED TO | | | |
| MORTGAGE BALANCE | MONTHLY PAYMENT | INTEREST RATE | | MORTGAGE BALANCE | MONTHLY PAYMENT | INTEREST RATE | |
| \$ | \$ | % | | \$ | \$ | % | |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) | | | | COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) | | | |

| EMPLOYMENT/INCOME | | | | EMPLOYMENT/INCOME | | | |
|--|--|------------------|--|--|--|------------------|--|
| EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK | | | | EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK | | | |
| START DATE: | | | | START DATE: | | | |
| NAME AND ADDRESS OF EMPLOYER | | | | NAME AND ADDRESS OF EMPLOYER | | | |
| NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. | | | | NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. | | | |
| EMPLOYMENT INCOME PER | | OTHER INCOME PER | | EMPLOYMENT INCOME PER | | OTHER INCOME PER | |
| \$ | | \$ | | \$ | | \$ | |
| TITLE/GRADE | | SOURCE | | TITLE/GRADE | | SOURCE | |
| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS | | | | PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS | | | |
| STARTING DATE | | ENDING DATE | | STARTING DATE | | ENDING DATE | |
| MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE | | | | MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE | | | |
| ENDING/SEPARATION DATE | | | | ENDING/SEPARATION DATE | | | |

| REFERENCE | | REFERENCE | |
|--|------------|--|------------|
| NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | | NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | |
| RELATIONSHIP | HOME PHONE | RELATIONSHIP | HOME PHONE |

| WHAT YOU OWE | | | | | | |
|--|---|---------------|-----------------|-----------------|--------------------------|--------------------------|
| DEBT | 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"/> | <input type="checkbox"/> |
| <input type="checkbox"/> FIRST MORTGAGE (Incl. Tax & Ins.) | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED: | | | TOTALS | \$ | \$ | |

| WHAT YOU OWN | | | | | | |
|-------------------|--|--------------|--|-----------------------------|--------------------------|--------------------------|
| ASSET DESCRIPTION | LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION | MARKET VALUE | PLEGGED AS COLLATERAL FOR ANOTHER LOAN | | OWNED BY | |
| | | | APPLICANT | OTHER | | |
| | | \$ | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> | <input type="checkbox"/> |

| OTHER INFORMATION ABOUT YOU | IF YOU ANSWER "YES" (BY CHECKING THE BOX) TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET | APPLICANT | OTHER |
|---|---|--------------------------|--------------------------|
| 1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 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 SEVEN YEARS, OR BEEN A PARTY IN A LAWSUIT? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 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): | | <input type="checkbox"/> | <input type="checkbox"/> |

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (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 |
| X | (Seal) |

SIGNATURES

By signing or otherwise authenticating below, 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 and for other accounts, products, or services we may offer you or for which you may qualify. 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 crime to willfully and deliberately provide incomplete or incorrect information in this application.

| | |
|-----------------------|--------|
| Applicant's Signature | Date |
| X | (Seal) |

| | |
|-----------------|--------|
| Other Signature | Date |
| X | (Seal) |

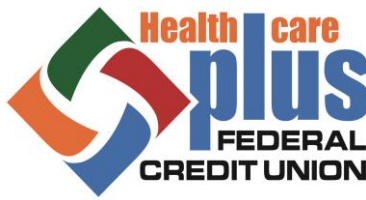
CREDIT UNION USE ONLY

| | | | | |
|------|---|----------------------------|----------------|-------|
| DATE | <input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED <small>(Adverse Action Notice Sent)</small> | APPROVED LIMITS: SIGNATURE | LINE OF CREDIT | OTHER |
| | | \$ | \$ | \$ |
| | | DEBT RATIO/SCORE: BEFORE | AFTER | |

LOAN OFFICER COMMENTS:

| | |
|---|--------|
| Credit Committee or Loan Officer Signatures | Date |
| X | (Seal) |

| | |
|---|--------|
| Credit Committee or Loan Officer Signatures | Date |
| X | (Seal) |



11/15/2022

| LOAN TYPE | Annual Loan Percentage Rate | |
|---|-----------------------------|---------------------------------------|
| Secured Loans: | Lowest Rate | 4.50% |
| Non-Titled Secured: | Lowest Rate | 5.75%* |
| Signature Loans: (See a loan officer for maximum amounts and terms) | Lowest Rate | 8.00%* |
| Overdraft Protection Loans: | | 15.00% |
| Stafford and Parent Plus Student Loans: | | Set by Dept of Education |
| Mortgages and Home Equity Loans (May be adjusted annually) | | Call for Current Rates |
| Share Secured and Share Certificate Loans | | 4% over current rate paid on security |

The following tiers and corresponding credit scores will determine your final interest rate

| A+ | A | B | C | D | E |
|------|-----------|-----------|-----------|-----------|---------|
| 740+ | 700 – 739 | 665 – 699 | 625 - 664 | 600 – 624 | 599 - 0 |

Simple interest is charged on the outstanding balance of the loan. There are no prepayment penalties. Credit Disability, Credit Life Joint Credit Disability and Joint Credit Life insurance may be available. All consumer loans are charged a \$25 loan application fee. All secured title loans will be charged \$15 per vehicle to note the lien and all secured non-titled loans will be charged a UCC fee of \$25 per filing. A fee of \$20 per loan will be charged to defer a loan payment. A \$50 fee will be charged to refinance to lower an interest rate on a current loan.

All rates are based on APR (Annual Percentage Rate).

A security interest is required on all secured loans. Insurance is required on all secured loans over \$3000 except for share or share certificate secured loans. **Healthcare Plus FCU** is to be listed as the lien holder on the title or UCC-1 lien instrument as well as on the insurance policy.

Your minimum payment will never be less than \$30.00 per month.

