**LOAN APPLICATION INSTRUCTIONS**

1. Complete application in full. If a question does not pertain, please indicate this by putting N/A (not applicable).
2. The primary member on the account needs to be the primary applicant. If the joint member would like to be the primary applicant, they may open a separate account.
3. List all consumer debts on page 2, including rent and/or mortgage payments, and all debts you are a co-signer for and for whom it is paid.
4. Submit proof of income for all borrowers (two current paycheck stubs or income statement).
5. Sign and date application on page three. If applying for joint credit, page one must also be signed and dated by each applicant.