



# Express Home Equity Application

Please print out and complete the following application, have the applicant(s) signature(s) notarized, and mail along with a copy of a valid picture ID of all account applicants to:

MidUSA Credit Union  
 Attn: New Accounts  
 3600 Towne Blvd.  
 Middletown, Ohio 45005

**USA PATRIOT ACT INFORMATION:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint owners.

**NOTICE TO OHIO APPLICANTS:** 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.

Primary Member Name	Date
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**What type of credit are you applying for? You may check more than one.**

Home Equity Line of Credit (HELCO)     
  Fixed-Term Home Equity Loan     
  Haven't Decided

Primary Member Information		
MidUSA Account Number	Social Security Number	
Address	City, State, Zip	
Daytime Phone (      )	Evening Phone (      )	
Employer	Employer Address	
Date of Birth	Age of Dependants <i>(not including ones for which you pay support)</i>	e-mail Address

Income Information		Occupation or Title	
Employer	Employed Since		
Employer Address	City, State, Zip		
Work Phone / Extension (      )	Gross Income \$	<input type="checkbox"/> per hour <input type="checkbox"/> per week <input type="checkbox"/> per month <input type="checkbox"/> per year	
Previous Employer Name and Address <i>(if with current employer less than 2 years)</i>		Years Employed	
Source of Other Income, If Any <i>(Please note: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.)</i>		Amount of Other Income \$	<input type="checkbox"/> per hour <input type="checkbox"/> per week <input type="checkbox"/> per month <input type="checkbox"/> per year

Assets and Expenses Information				Total Savings in Institutions Other than MidUSA \$		
Monthly Housing Payment \$	<input type="checkbox"/> buying home <input type="checkbox"/> buying mobile home	<input type="checkbox"/> renting <input type="checkbox"/> c/o family		If buying home:	Balance Owing \$	Estimated Value \$
Vehicle:	Year	Make	Model	Where Financed		
Other Major Assets (vehicles, stocks, bonds, etc.)				Amount of Child Support or Alimony Paid \$	<input type="checkbox"/> per week <input type="checkbox"/> per month	



## Express Home Equity Application

<b>Personal Reference</b>	Nearest Relative Not Living With You
Address	City, State, Zip
Daytime Phone (     )	Evening Phone (     )

<b>Information About the Loan Requested</b>	
Amount Requested \$	Purpose of Loan ( <i>If consolidation loan, attach list of debts to be paid</i> )
Approximate Time to Repay ( <i>Does not apply to HELCO</i> )	Method of Payment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Deduct from Checking or Savings <input type="checkbox"/> Pay by Mail or in Person

<b>Real Estate Offered to Secure the Loan</b>			
Property Owner(s) ( <i>Include all names on title</i> )		<input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Rental	
Address		City, State, Zip	
County		Marital Status of Property Owner(s) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
First Mortgage Held By	Balance Owning \$	Second Mortgage Held By	Balance Owning \$
Homeowner's Insurance Agent Name and Address			

**Your Signature**

By signing below, you certify that everything you have stated in this application is correct to the best of your knowledge. You authorize MidUSA Credit Union to obtain credit reports in connection with this application any for any update, renewal, or extension of the credit received. If you request, MidUSA Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Please note:** If (1) you are married and live in a community-property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), (2) you are married and your spouse will use the account, or (3) you would like to apply for joint credit, complete the co-applicant section on the next page.

<b>Credit Union Use Only</b>		
Employee Initials:	Date Entered:	Time:



## Express Home Equity Application Co-Applicant Information

*(Complete this page only if applying for joint credit)*

Personal Information		
Name	Relationship to Applicant	
MidUSA Account Number	Social Security Number	
Address	City, State, Zip	
Daytime Phone (     )	Evening Phone (     )	
Employer	Employer Address	
Date of Birth	Age of Dependents <i>(not including ones for which you pay support)</i>	e-mail Address

Income Information	Occupation or Title
Employer	Employed Since
Employer Address	City, State, Zip
Work Phone / Extension (     )	Gross Income \$ <div style="display: inline-block; vertical-align: middle; margin-left: 20px;"> <input type="checkbox"/> per hour    <input type="checkbox"/> per week  <input type="checkbox"/> per month    <input type="checkbox"/> per year           </div>
Previous Employer Name and Address <i>(if with current employer less than 2 years)</i>	Years Employed
Source of Other Income, If Any <i>(Please note: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.)</i>	Amount of Other Income \$ <div style="display: inline-block; vertical-align: middle; margin-left: 20px;"> <input type="checkbox"/> per hour    <input type="checkbox"/> per week  <input type="checkbox"/> per month    <input type="checkbox"/> per year           </div>

Assets and Expenses Information	Total Savings in Institutions Other than MidUSA \$
Monthly Housing Payment \$ <div style="display: inline-block; vertical-align: middle; margin-left: 20px;"> <input type="checkbox"/> buying home    <input type="checkbox"/> renting  <input type="checkbox"/> buying mobile home    <input type="checkbox"/> c/o family           </div>	If buying home:    Balance Owing \$    Estimated Value \$
Vehicle:    Year    Make    Model    Where Financed	
Other Major Assets (vehicles, stocks, bonds, etc.)	Amount of Child Support or Alimony Paid \$ <div style="display: inline-block; vertical-align: middle; margin-left: 20px;"> <input type="checkbox"/> per week  <input type="checkbox"/> per month           </div>

Personal Reference	Nearest Relative Not Living With You
Address	City, State, Zip
Daytime Phone (     )	Evening Phone (     )

**Your Signature**

By signing below, you certify that everything you have stated in this application is correct to the best of your knowledge. You authorize MidUSA Credit Union to obtain credit reports in connection with this application any for any update, renewal, or extension of the credit received. If you request, MidUSA Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you.

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