



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

Copies of pay stubs need to be included with the loan application along with a \$40 loan application fee.

## 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
<b>X</b>	(Seal)

Co-Applicant Signature	Date
<b>X</b>	(Seal)

Amount Requested \$

☐ Credit Limit Requested \$

Purpose/Collateral:

**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

NAME (Last - First - Initial)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER

BIRTH DATE

EMAIL ADDRESS

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT  
LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT  
LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE

MONTHLY PAYMENT

INTEREST RATE

\$

\$

%

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

### OTHER

NAME (Last - First - Initial)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER

BIRTH DATE

EMAIL ADDRESS

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE

AGES OF DEPENDENTS

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT  
LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT  
LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE

MONTHLY PAYMENT

INTEREST RATE

\$

\$

%

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

### EMPLOYMENT/INCOME

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME HOURS PER WEEK

START DATE:

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.

EMPLOYMENT INCOME PER

OTHER INCOME PER

\$

\$

TITLE/GRADE

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE

ENDING DATE

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

### EMPLOYMENT/INCOME

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME HOURS PER WEEK

START DATE:

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.

EMPLOYMENT INCOME PER

OTHER INCOME PER

\$

\$

TITLE/GRADE

SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE

ENDING DATE

**MILITARY:** IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO  
WHERE 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 <input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Incl. Tax & Ins.)	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"/>	<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:		<b>TOTALS</b>	\$	\$		

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"/>	
<b>OTHER INFORMATION ABOUT YOU</b>			IF YOU ANSWER "YES" (BY CHECKING THE BOX) TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET			
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					<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"/>	
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?					<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"/>	

STATE LAW NOTICE(S)					
<p><b>Notice to Nebraska Residents:</b> 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.</p> <p><b>Notice to Ohio Residents:</b> 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.</p> <p><b>Notice to Wisconsin Residents:</b> (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.</p>					
<table border="1"> <tr> <td>Signature for Wisconsin Residents Only</td> <td>Date</td> </tr> <tr> <td><b>X</b></td> <td>(Seal)</td> </tr> </table>		Signature for Wisconsin Residents Only	Date	<b>X</b>	(Seal)
Signature for Wisconsin Residents Only	Date				
<b>X</b>	(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
<b>X</b>	(Seal)

Other Signature	Date
<b>X</b>	(Seal)

## CREDIT UNION USE ONLY

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

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures	Date
<b>X</b>	(Seal)

Credit Committee or Loan Officer Signatures	Date
<b>X</b>	(Seal)



08/01/2025

LOAN TYPE	Annual Loan Percentage Rate	
<b>Secured Loans:</b>	Lowest Rate	5.85%
<b>Non-Titled Secured:</b>	Lowest Rate	9.00%
<b>Signature Loans:</b> (See a loan officer for maximum amounts and terms)	Lowest Rate	10.00%
<b>Overdraft Protection Loans:</b>		15.00%
<b>Stafford and Parent Plus Student Loans:</b>	Set by Dept of Education	
<b>Mortgages and Home Equity Loans</b> (May be adjusted annually)	Call for Current Rates	
<b>Share Secured and Share Certificate Loans</b>	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. LifePlus, Disability & Involuntary Unemployment protection may be available. All consumer loans are charged a \$40 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. A returned ACH/Check loan payment will be charged a \$10 fee.

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.

