

Married Applicants may apply for a separate account.
Check the appropriate box to indicate Credit or Joint Credit.

Individual Credit: Complete **Applicant** sections if only the applicant's income is considered for loan approval. Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include AK, AZ, CA, ID, LA, NM, TX, WA and WI.

Joint Credit: Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and sign below:

OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Credit Report Authorization. By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

X _____
SIGNATURE OF APPLICANT DATE

X _____
SIGNATURE OF CO-APPLICANT DATE

\$ Need Financing?

We're Here to Help!



heritage@htfcu.org

► Apply Today



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Meeting Your Financial Needs

Heritage Trust is able to offer you financing today through our MerchantConnect program to meet your loan and payment needs!

Select from several loan repayment plans focused on the term and amount you need.

Please complete the attached loan application and provide to the appropriate person to submit to the credit union for consideration/approval.

Certain restrictions may apply. Loan amounts based on creditworthiness. Approvals can take up to 24 hours.

If you have questions about the status of your application, please contact Heritage Trust:

phone: **843.832.2751**

email: **heritage@htfcu.org.**

Applicant Info

Purpose For The Loan _____

Loan Amounts:

Amount	Term
<input type="checkbox"/> 500 - 1,500	Up to 24
<input type="checkbox"/> 1,501, -4,000	Up to 36
<input type="checkbox"/> 4,001 - 15,000	Up to 48

First Name _____

Last Name _____

SSN _____

Date of Birth _____

Address _____

City _____ State _____ Zip _____

Housing Type

Own Rent Other

Home Phone _____

Work Phone _____

Email _____

Employer Name _____

Length of Employment years _____ months _____

Monthly Income _____

Co-Applicant

Relationship

Spouse Parent Child Other

First Name _____

Last Name _____

SSN _____

Date of Birth _____

Use Primary Applicant's Address

Address _____

City _____ State _____ Zip _____

Housing Type

Own Rent Other

Home Phone _____

Work Phone _____

Email _____

Employer Name _____

Length of Employment years _____ months _____

Monthly Income _____

References

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

