

Heat Pump Program Guidelines

1. To insure efficiency standards, we are requiring that all systems meet the necessary qualifications to be eligible for the **BPA Energy Efficiency Incentive (EEI) Program**. PTCS Duct sealing on any duct system is also required, unless the system is already as airtight as possible. If the system fails to meet these guidelines, Lane Electric has the right to recover its incentive costs from the contractor. System efficiency requirements are: **9.0 HSPF / 14 SEER**.
2. **All systems must be pre-authorized by Lane Electric before any incentives can be offered.** If a member wishes to participate in our loan or rebate program, please have them contact us and ask for a heat pump packet *before starting any work* on the installation.
3. A **0 percent** loan is currently offered to our members for heat pump installations. **The loan cap is \$9,000.** Loan application results are usually known within 48 hours. Loans are **not** available for new construction (retrofits in existing homes only).
4. If the loan option is not chosen, members can apply for a rebate. The rebate for a qualifying heat pump is **\$1000**. This will include air source, geothermal, and upgrades.
5. All incentives will be given on a first come, first serve basis.
6. ***Participating contractors are required to have a signed agreement on file at Lane Electric prior to beginning work under our program.***
7. Lane Electric will inspect the installations once we have received an inspection request from the homeowner and the contractor.
8. Heat Pump must be installed in a permanent residence (no hardship permits) served by Lane Electric.

Heat Pump Pre-Authorization

(To be completed by HVAC contractor)

Name _____ Account # _____

Contractor _____ CCB# _____

Heat Pump Manufacturer _____

Model Number _____

Serial Number _____

Air Handler / Coil Manufacturer _____

Model Number _____

Serial Number _____

System HSPF / SEER or COP _____

Scroll Compressor / Hard Start Kit _____

Outdoor Thermostat (required) _____

Indoor programmable thermostat (required) _____

Sizing Calculations (Please Attach)

Authorized Signature _____ Date _____

LEC Approval _____ Date _____

SECRETS TO SUCCESS WITH YOUR NEW HEAT PUMP

To insure your complete satisfaction when installing a heat pump, please follow this checklist:

- Be sure your electric service meets the additional requirements for serving a heat pump. Your contractor should address this issue. **PLEASE NOTE: Lane Electric will evaluate the service to your meter to insure it will meet the starting requirements of the new heat pump. If necessary, we will schedule a time to upgrade your system.**
- Make the "shell" of your home as energy efficient as possible. An analysis of the building components and existing insulation levels will help determine what weatherization items, if any, should be completed prior to installing your new heat pump. **Insulation levels in your home must meet LEC specifications before any incentives will be available for heat pumps.**
- Contact dealers for bids. A *Contractor List* is enclosed that offers several choices. As you obtain your bids, feel free to contact our Energy Services Department if you have any questions.
- Ducts are one of the most important parts of your system! Reduce duct losses by having existing ducting tested and sealed. On all duct systems, make sure your contractor understands that you are **requiring** sealed ducts (PTCS duct sealing) as part of your installation package.
- For **Loans**: First, contact an Energy Services representative and request loan applications. Then choose the bid you wish to use. Return the bid, the preauthorization sheet (completed by the contractor), and your credit application to Lane Electric's Energy Services Department.
- Wait to hear from Lane Electric regarding loan approval. When financing and system preauthorization are approved, call your contractor and have them begin installation. Do not commit to an installation until you are notified that these items are authorized.
- OR**, if you wish to apply for a **Rebate**, have your contractor complete a system preauthorization form prior to starting the job. After authorization by LEC's Energy Services Department, have your contractor begin installation.
- Upon job completion, we will inspect the components of your new heating system and answer any final questions. Your rebate or loan will be processed when the inspection is complete and the system approved.
- Please call one of our Energy Services Representatives at 484-1151 if you have any questions.**

Lane Electric Energy Efficiency Programs for 2012

Weatherization Program: Energy audits and inspections are available upon request. Zero percent (0%) loans are available for weatherization measures recommended by Lane Electric's representative. Another option is a cash grant for twenty-five percent (25%) of the measure cost, **up to \$1000**. Low Income members may be eligible for an in-house grant **of up to \$1500**. If the member on record is renting, the owner(s) of the property will be required to provide matching funds. Eligible measures include floor, wall & attic insulation, and window replacement for existing single-pane and double-pane, metal frame windows.

Energy Star Home Rebate: Members building a new Energy Star Home may be eligible for a **\$1,000** rebate.

Energy Star Manufactured Homes: A **\$500** rebate is available for certified Energy Star manufactured homes.

Heat Pump Program: Members installing a new or replacing an existing heat pump can apply for a **\$1,000** heat pump rebate **OR** a zero-percent (0%) loan **up to \$9,000**. The incentives are available for new air source heat pumps, geothermal heat pumps and for replacing your older heat pump with a new qualifying, energy efficient model. Loans are based on approval from one of two credit unions and are not available for new construction.

Duct Sealing Program: Lane Electric will pay between **\$300** and **\$500** for qualifying members, depending on their income, for a certified Performance Tested Comfort System (PTCS) duct seal.

Financing for Heating, Ventilation & Air Conditioning (HVAC) repairs: A cash grant for twenty-five percent (25%) of the measure cost **up to \$1,000** is available. A choice of two funding options is also available: A zero-percent (0%) loan from Lane Electric **up to \$1000**, can be applied to a members account, based on approved credit. If the cost for the project exceeds \$1000, a member may apply for funding through our Weatherization Program. Only one of the above options may be selected. Loans are available on approved credit. These grants are counted in addition to any other weatherization program grants.

Commercial Retrofit Program: A cash grant for fifty percent (50%) of the measure cost, up to \$2500, is available for commercial members to upgrade their existing facility. Eligible measures include lighting and refrigeration upgrades, insulation, window replacements and HVAC repairs.

Appliance: A **\$75** rebate is available for Energy Star qualified clothes washers. Additional rebates from the Department of Energy's Energy Star program may be available and rebate amounts can vary. (Note: Appliance rebates will only be applied as a credit to your electric account).

Solar System Rebate: A **\$500** rebate for the installation of Oregon Department of Energy's (ODOE) tax credit qualified and approved solar water heaters.

A \$1/Watt rebate for ODOE tax credit and approved residential solar photovoltaic systems up to a maximum of \$4,000 **OR** a zero percent (0%) loan available for photovoltaic (PV) and/or solar water heating systems up to a maximum of \$9,000 (OAC).

Note: You may take advantage of one (1) weatherization grant or loan **plus** one (1) heat pump grant or loan in each calendar year. Low Income weatherization participants must wait one (1) full calendar year (Jan. 1st to Dec. 31st) before being eligible for any additional incentives. You may also qualify or be eligible for additional rebates and tax credits beyond the rebates and loans offered by Lane Electric. For additional information on [State of Oregon](#) rebates and incentives, you may want to visit their website. Contact Lane Electric's Energy Services Department at 541.484.1151 for more details

Important: Lane Electric's programs are available on a first-come, first-serve basis. When program funds have been exhausted, the programs will end until the next funding year.

Heat Pump Contractor List

HOW TO USE THIS LIST

Congratulations! You are now one step closer to enjoying a more energy efficient and comfortable home. The next step is to obtain at least two estimates from contractors for the measures you wish to install. The contractors on this list are provided for your convenience only and should not be considered an endorsement from Lane Electric.

In order to obtain the most satisfaction from a contractor and their product, you should ask the following questions:

* **Is the contractor licensed with the Oregon Construction Contractors Board?** All contractors working in Oregon must be registered with this board. You may verify a contractor's registration and standing, obtain other information, or file a complaint by calling **1-503-378-4621** or check on-line at either www.hirelicensedcontractor.com or www.oregon.gov/CCB/

* **Does the contractor carry liability insurance or bonding?** In the unlikely event that your home is damaged during weatherization, or if you are not satisfied with the work, you have protection.

How long has the contractor been in the area? In the event that a problem arises, you want to know that the contractor will be there to assist you.

Will the contractor supply references? You may also want to call friends or neighbors to see who weatherized their home.

Will the contractor provide a warranty of one year for on all materials and workmanship? The program requires this warranty.

* Our programs require current license, bond, and insurance.

HOW TO CONTACT THE CONSTRUCTION CONTRACTORS BOARD

Construction Contractors Board (CCB)
700 Summer St. NE, Suite 300
PO Box 14140
Salem, OR 97309

ccb.info@state.or.us
Phone: 503-378-4621
Fax: 503-373-2007
TTY: 503-373-2218

Heat Pump Dealers

Associated Heating

3981 W 12th
Eugene, OR 97402
(541) 683-2590, (541) 607-0287 (fax)
CCB# 106275

Automatic Heat Company

3675 Franklin Blvd.
Eugene, OR 97403
(541) 726-7654, (541) 726-7657 (fax)
CCB# 149452
Coleman / Rheem / Carrier

Beymer Heating

300 River Rd.
Eugene, OR 97404
(541) 688-5004, (541) 688-0954 (fax)
CCB# 4483

C&H Heating

P.O. Box 70564
Eugene, OR 97401
(541) 988-5674
(541) 747-7026 fax
CCB# 168942

Lowes

P.O. Box 21337
Eugene, OR 97402
(541) 485-2282
CCB# 176741

Comfort Flow Heating

1951 Don St.
Springfield, OR 97477
(541) 726-0100, (541) 988-9954 (fax)
CCB# 460
Trane

F&M Sheet Metal Inc.

3000 Pierce Parkway
Springfield, OR 97477
(541) 726-3000, (541) 726-4822 (fax)
CCB# 89710

Hendrix Heating & Air Conditioning

4920 SW 3rd
Corvallis, OR 97333
(888) 610-6760 (ph) / (541) 752-6114 (fax)
CCB#95758
Trane

Home Comfort

706 Oscar St.
Eugene, OR 97402
(541) 345-2838, (541) 302-3070 (fax)
CCB# 84164
Lennox

Innovative Air, Inc

5120 Franklin Blvd. #7
Eugene, OR 97403
(541) 746-1040, (541) 746-4099 fax
CCB# 161742
HVAC/Rheem

J Co. Heating & A/C

5729 Main Street #233
Springfield, OR 97478
(541) 746-7065, (541) 688-5816 (fax)
CCB# 169209
American Standard

James Heating & A/C

115 Lawrence
Eugene, OR 97402
(541) 461-2101, (541) 686-4820 (fax)
CCB# 47396

Marshall's Inc.

4110 Olympic St.
Springfield, OR 97477
(541) 747-7445, (541) 741-0821 (fax)
CCB# 25790
Carrier

Sunset Heating & Air, Inc.

5729 Main Street #248
Springfield, OR 97478
(541) 988-3181
CCB# 171706

Pacific Air Comfort

4680 Main St.
Springfield, OR 97478
(541) 342-5300, (541) 744-8887 (fax)
CCB# 39237
Ruud

Priority One Heating & A/C

4325 Commerce Ste 111 #427
Eugene, OR 97402
(541) 689-1004, (541) 607-4457 (fax)
CCB# 154686
Carrier

United Garibay Htg. & AC

4285 W 7th Ave. Unit A
Eugene, OR 97402
(541) 344-2481, (541) 484-9433 (fax)
CCB# 102602
Rheem

Valley Heating

3800 Coburg Rd.
Eugene, OR 97408
(541) 485-0123
CCB# 173447

Geothermal HP Dealers

- **Associated Heating**
- **Automatic Heat Company**
- **Comfort Flow Heating**
- **Pacific Air Comfort**
- **Marshall's**

Duct Sealing

- **Premium Efficiency**
P.O. Box 11532
Eugene, OR 97440
(541) 343-0699, (541) 345-0727 (fax)
CCB# 167994

Lane Electric

Comparative Energy Costs Per Million BTU (MMBTU)

FORMULA: $\frac{\text{MMBTU} \times \$/\text{UNIT}}{\text{EFFICIENCY} \times \text{BTU}/\text{UNIT}} = \$/\text{MMBTU}$

ELECTRIC RESISTANCE	
MMBTU:	1,000,000
ENERGY TYPE:	ELECTRICITY
UNITS:	KWH
BTU/UNIT:	3,413
PRICE:	\$ 0.0820
EFFICIENCY:	100%
\$/MMBTU:	\$ 24.03

NATURAL GAS	
MMBTU:	1,000,000
ENERGY TYPE:	NATURAL GAS
UNITS:	THERMS
BTU/UNIT:	100,000
PRICE:	\$1.11
EFFICIENCY:	85%
\$/MMBTU:	\$ 13.02

AIR SOURCE HEAT PUMP	
MMBTU:	1,000,000
ENERGY TYPE:	ELECTRICITY
UNITS:	KWH
BTU/UNIT:	3,413
PRICE:	\$ 0.0820
EFFICIENCY:	190%
\$/MMBTU:	\$ 12.65

FUEL OIL	
MMBTU:	1,000,000
ENERGY TYPE:	#2 FUEL OIL
UNITS:	GALLONS
BTU/UNIT:	138,000
PRICE:	\$ 4.00
EFFICIENCY:	75%
\$/MMBTU:	\$ 38.65

GROUND SOURCE HEAT PUMP	
MMBTU:	1,000,000
ENERGY TYPE:	ELECTRICITY
UNITS:	KWH
BTU/UNIT:	3,413
PRICE:	\$ 0.0820
EFFICIENCY:	280%
\$/MMBTU:	\$ 8.58

PROPANE	
MMBTU:	1,000,000
ENERGY TYPE:	PROPANE
UNITS:	GALLONS
BTU/UNIT:	92,000
PRICE:	\$2.99
EFFICIENCY:	80%
\$/MMBTU:	\$ 40.63

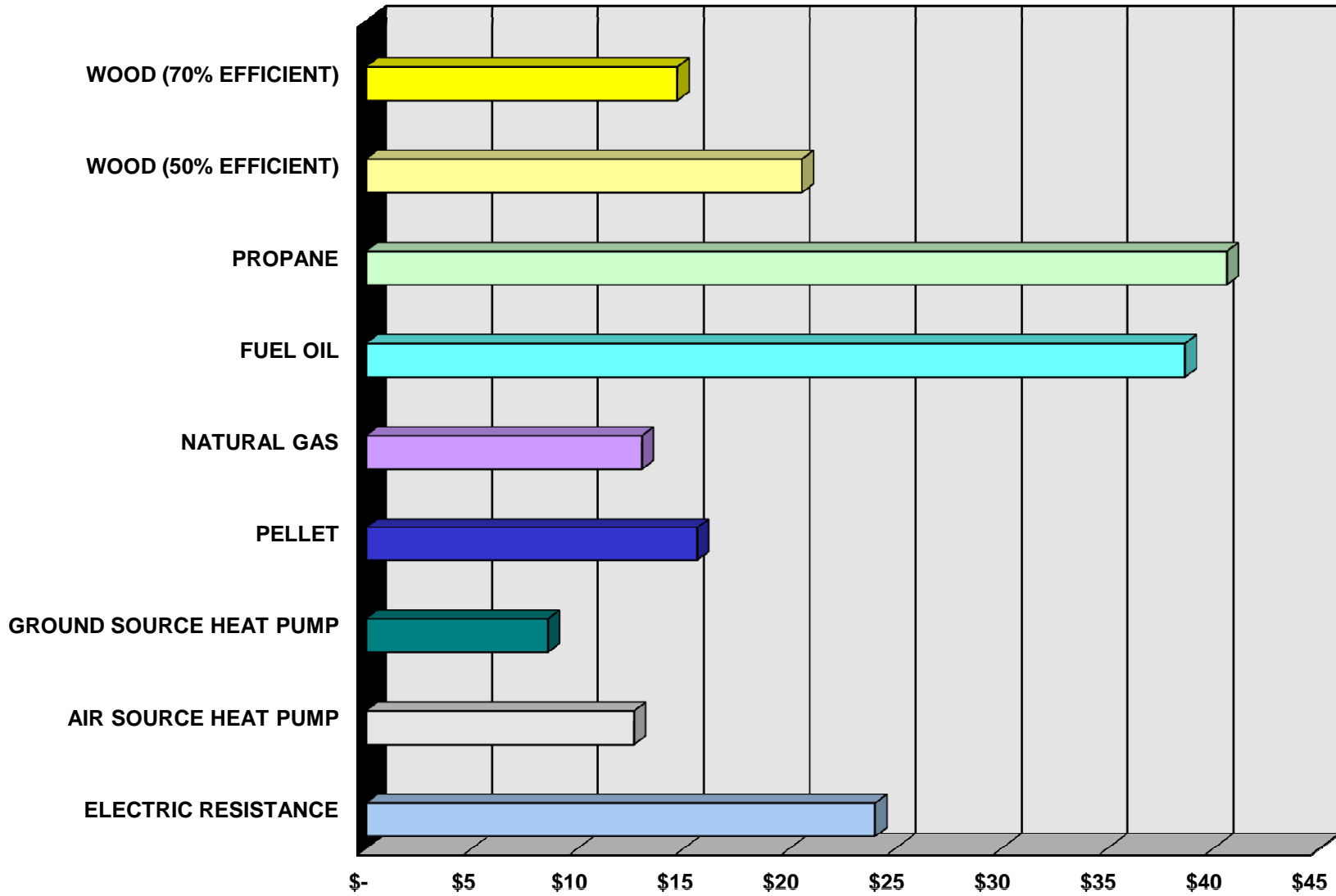
PELLET	
MMBTU:	1,000,000
ENERGY TYPE:	PELLET
UNITS:	TON
BTU/UNIT:	16,000,000
PRICE:	\$ 200.00
EFFICIENCY:	80%
\$/MMBTU:	\$ 15.63

WOOD (50% EFFICIENT)	
MMBTU:	1,000,000
ENERGY TYPE:	WOOD
UNITS:	CORD
BTU/UNIT:	17,500,000
PRICE:	\$ 180.00
EFFICIENCY:	50%
\$/MMBTU:	\$ 20.571

SUMMARY	
ELECTRIC RESISTANCE	\$ 24.03
AIR SOURCE HEAT PUMP	\$ 12.65
GROUND SOURCE HEAT PUMP	\$ 8.58
PELLET	\$ 15.63
NATURAL GAS	\$ 13.02
FUEL OIL	\$ 38.65
PROPANE	\$ 40.63
WOOD (50% EFFICIENT)	\$ 20.57
WOOD (70% EFFICIENT)	\$ 14.69

WOOD (70% EFFICIENT)	
MMBTU:	1,000,000
ENERGY TYPE:	WOOD
UNITS:	CORD
BTU/UNIT:	17,500,000
PRICE:	\$ 180.00
EFFICIENCY:	70%
\$/MMBTU:	\$ 14.694

2012 Fuel Comps Cost/Million BTU





Attention Homeowners with Electric Heat!



Save money & energy every month Install a new ductless heating & cooling system!

● Save Energy & Money

Install a ductless system and use 25% to 50% less energy to heat your home.

● Have a More Comfortable Home

An ultra-quiet fan evenly circulates air throughout the room/s eliminating hot and cold spots.

● Low-Cost Easy Installation

Installation is quick, simple and inexpensive, which means little or no disruption to your home.

● Get Air Conditioning

Systems come standard with air conditioning, so you can get rid of those window units!

● Get up to \$1,500 in utility rebates!

Your local utility might help you pay for this upgrade; call them to find out if you qualify!

What is a Ductless Heat Pump System?

A Ductless Heat Pump is a highly efficient heating and cooling system. It is easily installed as a new primary heat source for electrically heated homes. These systems heat and cool homes at a fraction of the cost of baseboards and wall heaters. Ductless Heat Pumps are much safer, quieter and heat rooms evenly (no more hot or cool spots!).

Ductless systems do not require expensive and invasive ductwork. They require only a three-inch opening in the wall or ceiling. Installation is as simple as mounting the indoor and outdoor units, connecting the refrigerant lines, and making a few electrical connections.

Do I qualify for a rebate?

If the primary heat source in your home is electric, you might be eligible for a rebate from your local utility. Contact your utility to find out if you qualify!

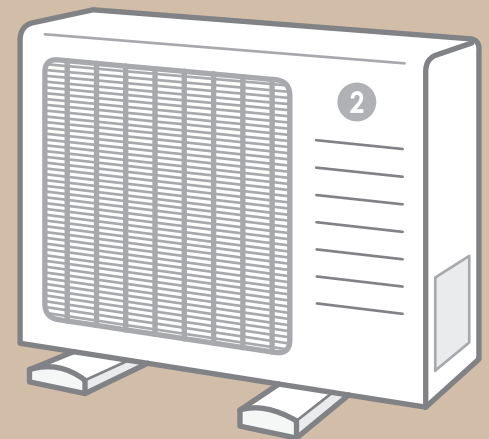
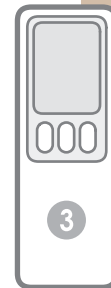
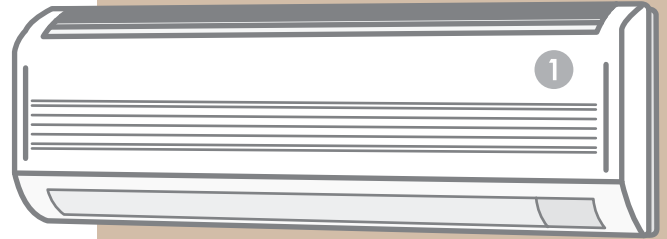
How a Ductless System works.

And why it works better!

Ductless Systems Have 3 Main Parts.

- 1 An indoor unit, mounted on a wall.
- 2 An outdoor unit, that sits on the ground.
- 3 A remote control that controls the unit.

The indoor and outdoor units are connected by a small bundle of cables including a refrigerant line. These cables only require a 3 inch hole in the wall for installation.



How a Heat Pump Works.

A heat pump transfers heat using refrigerant expansion and compression within a cycle...What does that mean?

It means it takes cold air and makes it warm - and takes warm air and makes it cold, when you want it and where you want it!



More Efficient.

The diagram below shows how a Ductless System compares with other heating systems. It uses less energy and provides more heat for every dollar you spend - That's technology!

More Comfortable.

Ductless Systems have an ultra-quiet fan that circulates air evenly throughout living areas, eliminating hot and cold spots.

More Flexible.

In addition to lowering your heating bill, and providing air conditioning, adding a Ductless System increases the flexibility of your home's heating system. You can install a Ductless System in your main living area and keep your existing heating system in place to ensure your bedrooms and bathrooms remain at the desired temperature even on the coldest days.

Heating Fuel Type	Annual Heating Cost*
Fuel Oil	\$1,704
Propane	\$2,502
Wood	\$867
Resistance Electric Heat	\$984
Pellets (wood)	\$771
Ductless Heat Pump system	\$328

*Cost estimates based on average insulated home. Fuel price estimates as of 2/2009



Pacific Cascade Federal Credit Union
 1075 Oak Street
 Eugene, OR 97401
 541-343-6238
 800-477-3328

LOANLINER[®]

Application

A table that includes the APRs and other required cost disclosures for credit card applications is on a separate document provided with this application.

- HOW TO APPLY**
- Please complete front and back of application
 - Sign on back page
 - Return completed application to credit union
 - An incomplete or unsigned application may delay processing

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 the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

<input type="checkbox"/> LOANLINER[®] Account/Loan: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (Including ATM/Debit Card Access to the Account if Available)	<input type="checkbox"/> Credit Card Account: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (See Disclosure Table or Agreement for Terms)
Amount Requested \$ _____	Credit Limit Requested \$ _____
Purpose/Collateral: _____	If Authorized User, Name: _____
Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment	

Applicant

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE () ()	BUSINESS PHONE/ EXT. () ()
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS

Other: Co-Applicant Spouse Guarantor

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE () ()	BUSINESS PHONE/ EXT. () ()
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment/Income

NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?	<input type="checkbox"/> YES <input type="checkbox"/> NO	WHERE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE	ENDING DATE

Employment/Income

NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?	<input type="checkbox"/> YES <input type="checkbox"/> NO	WHERE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE	ENDING DATE

Applicant Reference	RELATIONSHIP	Other Reference	RELATIONSHIP
NAME AND ADDRESS		NAME AND ADDRESS	
OF NEAREST	HOME PHONE	OF NEAREST	HOME PHONE
RELATIVE NOT		RELATIVE NOT	
LIVING WITH YOU		LIVING WITH YOU	

What You Owe	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"/> FIRST MORTGAGE (Include Tax and Ins.)			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			YES	NO	NO	Applicant	Other
HOME		\$					
AUTO		\$					
SAVINGS		\$					
CHECKING		\$					
OTHER (Describe)		\$					

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT		OTHER	
		YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					
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 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?					
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?					
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):				

State Law Notices **OHIO RESIDENTS ONLY:** 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.

WISCONSIN RESIDENTS ONLY: (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.

X	
SIGNATURE FOR WISCONSIN RESIDENTS ONLY	DATE

Signatures

1. 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. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X	(SEAL)		X	(SEAL)
APPLICANT'S SIGNATURE	DATE		OTHER SIGNATURE	DATE

For Credit Union Use Only							
DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER
	DENIED (Adverse Action Notice Sent)	\$	\$	\$	\$		
LOAN OFFICER COMMENTS:							
SIGNATURES:							
X				X			
			DATE				DATE

Member information worksheet

Loan type

Individual Joint

Amount requested \$ _____

Purpose/collateral _____

Primary applicant

Name _____

DL #/State _____

Member number _____

SSN _____

Birth date _____

Email _____

Home phone # _____ Cell # _____

Work phone # _____

Home address _____
street city state zip

Own Other

Length at residence _____

Rent

Monthly rental/mortgage payment \$ _____

Employment

Employer _____

Start date/length _____

Income _____ per _____

Other income _____

Net Gross

Source _____

Complete for Joint Credit, Secured Credit or if you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI):

Married Separated Unmarried (Single/Divorced/Widowed)

Other applicant

Co-applicant Spouse Other

Name _____

DL #/State _____

Member number _____

SSN _____

Birth date _____

Email _____

Home phone # _____ Cell # _____

Work phone # _____

Home address _____
street city state zip

Own Other

Length at residence _____

Rent

Monthly rental/mortgage payment \$ _____

Employment

Employer _____

Start date/length _____

Income _____ per _____

Other income _____

Net Gross

Source _____

Complete for Joint Credit, Secured Credit or if you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI):

Married Separated Unmarried (Single/Divorced/Widowed)