

Loan Account Agreement Disclosure

By signing below, I certify the information on both sides of this application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of alnd, property or security for the prupose of influencing in any way the action of any federally insured credit union upon any loan application is violation of Section 1014, Title 18, U.S. Code.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compiance with this law.

I authorize you to gahter whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with my to others. I undersgtand that you will retain this application whether or not credit is approved. If this application is signed by more than one preson, the words, "I" and "my" shall mean all those who sign the application.

PLEASE SUBMIT COPY OF CURRENT PAY CHECK STUB OR OTHER DOCUMENTATION FOR TOTAL INCOME.