

DEBT RESTRUCTURE LOAN

Let us help you free up money and reduce your debt burden.

- ☐ **Consolidate** unsecured credit cards or installment loans.
- ☐ **Reduce monthly payments** to free up your cash flow.
- ☐ **Eliminate high-interest debt.**
- ☐ **Pay off debts** in a more timely manner.
- ☐ **Improve your credit rating.**



Starting at

6.24% APR
Base Rate*

Rate as of 4/1/2024

STEPS TO APPLY

- 1 Fill out a Loan Application (first-time borrower) or Loan Request Form (established borrower)."
- 2 Fill out a Used Vehicle Worksheet** found on our website at lexpccu.com or available from a teller.
- 3 Provide your last two pay stubs as proof of income.
- 4 You can apply online without being a member and join if your loan is approved.

* Terms and conditions apply. Loan Special subject to change without notice.

** Applications, worksheets, and interest rate pricing tiers can be found at LexPCCU.com or by calling (859) 252-5151. A \$50 loan processing fee and \$22 lien filing fee will be added to the loan. Full coverage insurance will need to be maintained for the duration of the loan.

Application

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 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.

LOANLINER Account/Loan:

(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$

Purpose/Collateral:

Repayment:

PAYMENT PROTECTION Are you interested in having your loan protected? **Yes** **No**

If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

APPLICANT	OTHER
NAME	
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS	EMAIL ADDRESS
BIRTH DATE HOME PHONE BUSINESS PHONE/EXT.	BIRTH DATE HOME PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS	PRESENT ADDRESS
OWN RENT	OWN RENT
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
PREVIOUS ADDRESS	PREVIOUS ADDRESS
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:	
EMPLOYMENT/INCOME \$ PER	EMPLOYMENT/INCOME \$ PER
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
TITLE/GRADE	TITLE/GRADE
START DATE	START DATE
HOURS AT WORK	HOURS AT WORK
SUPERVISOR'S NAME	SUPERVISOR'S NAME
IF SELF EMPLOYED, TYPE OF BUSINESS	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.	
OTHER INCOME	OTHER INCOME
\$ PER SOURCE	\$ PER SOURCE
\$ PER SOURCE	\$ PER SOURCE
\$ PER SOURCE	\$ PER SOURCE
\$ PER SOURCE	\$ PER SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?	
WHERE	ENDING/SEPARATION DATE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE
	ENDING DATE
REFERENCE	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
	HOME PHONE

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWNED BY	
					APPLICANT	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	PLEGGED AS COLLATERAL FOR ANOTHER LOAN	OWNED BY	
				APPLICANT	OTHER
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			

OTHER INFORMATION ABOUT YOU	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT Yes No	OTHER Yes No
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		<input type="checkbox"/>	<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 7 YEARS OR BEEN A PARTY IN A LAWSUIT?		<input type="checkbox"/>	<input type="checkbox"/>
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		<input type="checkbox"/>	<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"/>	<input type="checkbox"/>

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.	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.
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		<div>X</div> SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES							
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.			
<div>X</div> (SEAL)		<div>X</div> (SEAL)					
APPLICANT'S SIGNATURE		DATE		OTHER SIGNATURE		DATE	
FOR CREDIT UNION USE ONLY							
DATE	APPROVED DENIED (Adverse Action Notice Sent)	APPROVED SIGNATURE LIMITS:	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER	
		\$	\$	\$	\$		
LOAN OFFICER COMMENTS:							
SIGNATURES:				DATE		DATE	
X				X			

USED VEHICLE INFORMATION WORKSHEET

AUTO/BOAT/CAMPER/MOTORCYCLE/ATV

YEAR	MAKE	MODEL
VIN/SERIAL	CYLINDERS	MILEAGE
MILEAGE ALTERED OR ADJUSTED	IF YES, PLEASE EXPLAIN	
Yes or No		

BODY STYLE

- ☐ 2-Door
- ☐ 4-Door
- ☐ Hatchback
- ☐ Other (describe)

RADIO

- ☐ AM/FM
- ☐ AM/FM/Tape
- ☐ AM/FM/CD
- ☐ Bose Stereo System

AIR CONDITIONING

- ☐ Factory
- ☐ Installed

WHEELS

- ☐ Standard
- ☐ Chrome
- ☐ Alloy

TOP

- ☐ Vinyl
- ☐ Sunroof
- ☐ T-Tops
- ☐ Convertible

INTERIOR

- ☐ Vinyl
- ☐ Cloth
- ☐ Leather

TRANSMISSION

- ☐ Manual
- ☐ Automatic

OPTIONS

- ☐ Power Steering
- ☐ Power Seat(s)
- ☐ Power Windows
- ☐ Tilt Wheel
- ☐ Rear Entertainment

- ☐ Cruise Control
- ☐ Rear Defroster
- ☐ Luggage Rack
- ☐ 4-Wheel Drive
- ☐ Theft Recovery System
- ☐ Snow Plow
- ☐ Rear Bucket Seats
- ☐ Auxiliary Fuel Tank
- ☐ Roll Bar
- ☐ Bed Liner
- ☐ Bed Liner-Spray On
- ☐ Running Boards
- ☐ Fiberglass Cab
- ☐ Towing/Camper Package
- ☐ Winch

ADDITIONAL OPTIONS

SELLER'S NAME		SELLER'S ADDRESS	
SELLER'S PHONE			
Home	Cell	Work	
FINANCIAL LIEN HOLDER'S NAME		FINANCIAL LIEN HOLDER'S ADDRESS	
FINANCIAL LIEN HOLDER'S PHONE			
Home	Cell	Work	
MEMBER NAME	MEMBER NUMBER	BORROWING AMOUNT	