

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.**



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		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.	
PRESENT ADDRESS		OWN	RENT		
		LENGTH AT RESIDENCE			
PREVIOUS ADDRESS		LENGTH AT RESIDENCE			
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:					
EMPLOYMENT/INCOME		\$	PER		
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.					
OTHER INCOME					
\$	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		RELATIONSHIP			
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU					
		HOME PHONE			
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:					
EMPLOYMENT/INCOME		\$	PER		
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.					
OTHER INCOME					
\$	PER	SOURCE			
\$	PER	SOURCE			
\$	PER	SOURCE			
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WHERE		ENDING/SEPARATION DATE			
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE			
		ENDING DATE			
REFERENCE		RELATIONSHIP			
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU					
		HOME PHONE			

OTHER INFORMATION ABOUT YOU		IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	
<p>1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?</p> <p>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?</p> <p>3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?</p> <p>4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?</p>		APPLICANT Yes No	OTHER Yes No
<p>FOR WHOM (Name of Others Obligated on Loan):</p> <p>TO WHOM (Name of Creditor):</p>			

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

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 updates, increases, renewals, extensions 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.

X	(SEAL)
X	(SEAL)

APPLICANT'S SIGNATURE		DATE	CREDITOR'S SIGNATURE		DATE		
FOR CREDIT UNION USE ONLY							
DATE		APPROVED	APPROVED SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE
		DENIED (Adverse Action Notice Sent)	LIMITS: \$	\$	\$	\$	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
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FINANCIAL LIEN HOLDER'S NAME

FINANCIAL LIEN HOLDER'S ADDRESS

FINANCIAL LIEN HOLDER'S PHONE

Home	Cell	Work
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MEMBER NAME

MEMBER NUMBER

BORROWING AMOUNT