



**Hawaiian Electric Employees
Federal Credit Union**
770 Kapiolani Blvd.
Honolulu, HI 96841
Ph: (808) 543-7584 • (808) 543-4428
Fax: (808) 543-7229

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. Your spouse will use the account, or
 2. 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.

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

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"/>	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
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 INTEREST RATE	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN	OWED BY	
				APPLICANT	OTHER
		\$		<input type="checkbox"/>	<input type="checkbox"/>
		\$		<input type="checkbox"/>	<input type="checkbox"/>
		\$		<input type="checkbox"/>	<input type="checkbox"/>
		\$		<input type="checkbox"/>	<input type="checkbox"/>
		\$		<input type="checkbox"/>	<input type="checkbox"/>

OTHER INFORMATION ABOUT YOU	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		YES	YES
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?		YES	YES
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		YES	YES
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):	YES	YES

SIGNATURES

<p>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.</p>	<p>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.</p>
<div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;"> X </div> <p>(SEAL)</p>	<div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;"> X </div> <p>(SEAL)</p>
APPLICANT'S SIGNATURE	OTHER SIGNATURE
DATE	DATE

FOR CREDIT UNION USE ONLY

DATE	<input type="checkbox"/>	APPROVED	Approved Limits	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
	<input type="checkbox"/>	DENIED (Adverse Action Notice Sent)		\$	\$	\$	\$		

LOAN OFFICER COMMENTS:	
SIGNATURES X	X
DATE	DATE