

Credit Builder Program



**Valley
COMMUNITIES**
CREDIT UNION

.....Where Membership Matters

Build Your Credit



Do You ...

- Have high interest rate loans?

Or Maybe You ...

- Want to establish credit?
- Want to improve your credit?
- Want to have some money for a vacation, car or home?

We want to help!

We Understand — Life Happens

That means your credit might need a little help. We want to help you get on the road to financial success and a credit building loan is one of the best ways.

Nearly one-third of Americans have less than perfect credit.* By improving your credit, you're more likely to get better interest rates on loans and save money in the process. We also help eligible members with no or little credit.

* Experian's VantageScore

Credit Builder Application

Please check the type of credit you are applying for:

- ☐ **INDIVIDUAL CREDIT** - unmarried applicant. Complete only the left hand column.
- ☐ **INDIVIDUAL CREDIT** - married applicant. If both you and your spouse are residents of WI, complete both left and right hand columns. If you, or your spouse is not a resident of WI, complete only the left hand column.
- ☐ **JOINT CREDIT** - with your spouse. Complete both left and right hand columns and sign below. We intend to apply for joint credit.

X _____
Applicant Signature

X _____
Co-Applicant Signature

- ☐ **JOINT CREDIT** - with another applicant or co-signer who is not your spouse. If either applicant is married and both applicant and spouse are WI residents, each applicant must complete a separate application with information about their spouse in the right hand column and sign below.

I intend to apply for joint credit with: _____

X _____
Applicant Signature

Applicant

VCCU Account Number: _____

Choose One: ☐ Married ☐ Unmarried ☐ Legally Separated

Choose One: ☐ New ☐ Increase Current Limit

- ☐ I am a student at an institution of higher education, and I live on campus or within 1,000 feet of a campus border.

Last Name First Name Middle

Social Security Number Date of Birth

Home Phone

Street Address Length of Residence

City State Zip

Present Employer Length of Employment

Employer Address

Employer Phone Gross Monthly Income from Employment

Other Income Source

Total Monthly Rent or Mortgage Payments

Co-Applicant

Last Name First Name Middle

Social Security Number Date of Birth

Home Phone

Street Address Length of Residence

City State Zip

Present Employer Length of Employment

Employer Address

Employer Phone Gross Monthly Income from Employment

I/We certify that this information has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate our credit worthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means. The credit union may release information about this credit experience with me/us. This application does not constitute a contract for the extension of credit.

X _____
Applicant Signature

X _____
Co-Applicant Signature

Complete this section only if you are married and you are applying for credit separate from spouse.
If this section applies, we are required by Wisconsin law to notify your spouse by mail if your loan is granted.

I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stats. sec. 766.55(1)

X _____
Applicant Signature

Date

Membership Matters

We want to help you reach your financial goals

Part of the credit union philosophy is people helping people, which is why VCCU offers a *Membership Matters* program for those members with less than perfect credit. Membership Matters is available on consumer loans to VCCU members who have been in good standing for 12 months. Let us show you your potential savings by financing your loans with us. Certain restrictions may apply. Contact one of our loan officers for details.



**Serving you in your
community at one of these
six convenient locations!**

2290 County Rd. X, Suite C
Kronenweter, WI 54455
(715) 359-0050

2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

107 S. 3rd Avenue
Wausau, WI 54401
(715) 845-5010

440 8th Street South
Wisconsin Rapids, WI 54494
(715) 424-4400



Corporate Office
975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770



Insured by NCUA