



# MOUNTAIN AMERICA CREDIT UNION

## MACU Signature, Reduced Interest Rate, or BNPL Zero Percent

Please ensure ALL documents are signed and dated by each borrower, when applicable.

### Credit Application

You promise that everything you have stated in this application is correct to the best of your knowledge. You authorize the credit Union to obtain credit reports in connection with this application for credit and any update, renewal or extension of the credit received. 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. You understand that 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	<input type="text"/>	<input type="text"/>	X	<input type="text"/>	<input type="text"/>
X	<input type="text"/>	<input type="text"/>	X	<input type="text"/>	<input type="text"/>

Rev 03/2023. Federally insured by NCUA.

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### CeNote (Loan Security Agreement) \*Provider employee to sign as "Witness", unless e-signed.


If you elected to purchase Debt Cancellation coverage, the fee stated in the Debt Cancellation disclosure above is included in the Total of Payments. You also agree to make and be bound all the terms of this Closed End Note, Truth-In-Lending Disclosure and Security Agreement ("Agreement" or "Loan") including all the terms and conditions set forth below. You acknowledge your responsibility to ensure that the Credit Union is named as first lienholder on any certificate of title, if applicable. You acknowledge that you have read this entire Agreement and have received a copy. You also authorize the Credit Union to place a lien on the described Collateral, if any, and certify that you are the legal owner(s) and the information provided is accurate. **NEGATIVE INFORMATION NOTICE:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may reflect in your credit report.

THIS AGREEMENT CONTAINS THREE (3) PAGES  
IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS AGREEMENT BEFORE YOU SIGN IT

BORROWER	(Seal)	Date	CO-BORROWER	(Seal)	Date
CO-BORROWER	(Seal)	Date	CO-BORROWER	(Seal)	Date
WITNESS/NOTARY					

**Holder in Due Course Addendum (Borrower's Initials)**

Any holder of this consumer credit contract is subject to all claims that could be asserted against the seller of goods or services obtained hereunder by the debtor shall not exceed amounts paid by the debtor.

  
Initial

**Membership Application**

**2. Terms of Membership Acknowledgment**

I acknowledge receipt of and agree to the terms and conditions of the Truth in Savings Disclosure and Membership Agreement. I agree that the credit union is authorized to verify financial information data by any necessary means, including obtaining a consumer report by any consumer-reporting agency in connection with this new account. The information disclosed in this application is true and accurate to the best of my/our knowledge. I understand that any changes in ownership must be evidenced through a new membership application and/or a deletion of joint ownership form.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholdings.

  
Applicant

  
Applicant




Revised 2/2021

**PTA/ACC Application** \*Used for Credit Union membership qualifications.

For more information, please visit [www.americanconsumercouncil.org](http://www.americanconsumercouncil.org) or call toll-free 1-800-544-0414.

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Member Name (please print)	Member Signature
	
Date	

SAMPLE



**Disbursement Authorization**

I hereby authorize Mountain America Credit Union to  
my behalf to \_\_\_\_\_ ("F  
obtained.

\_\_\_\_\_

\_\_\_\_\_

Applicant                      Co-Applicant

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\_\_\_\_\_  
Applicant

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Revised 2/2021

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\_\_\_\_\_  
Member Name (please print)

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date