

Ductless Heat Pump Program Guidelines



- In order for Lane Electric and its members to insure quality heat pump installation, we are requiring that all systems meet the necessary qualifications for the Bonneville Power Administration (BPA) Energy Efficiency Incentive (EEI) Program. DHPs must be a split system employing an inverter driven outdoor compressor, with inverter driven or variable speed indoor blowers. System efficiency requirements are: 9.0 HSPF for single head units and 8.0 HSPF for multi-head systems.
- All systems must be pre-authorized by Lane Electric before any incentives can be offered. If a member wishes to participate in our loan or rebate program, please contact us and ask for a heat pump packet before starting any work on the installation.
- A zero percent (0%) loan is currently offered to our members for heat pump installations. The loan cap is \$9,000. Loan application results are usually known within 48 hours. Loans are not available for new construction (retrofits in existing homes only).
- If the loan option is not chosen, members can apply for a rebate. The rebate for a qualifying heat pump is \$500.
- Participating contractors are required to have a signed agreement on file at Lane Electric prior to beginning work under our program.
- Lane Electric will inspect the installations once we have received an inspection request from the homeowner and the contractors final invoice.

Energy Efficiency Programs for 2017



Weatherization Program: To get started, request an energy audit of your home. A Lane Electric representative will provide a list of recommendations that will help make your home more comfortable and reduce electrical waste. Financial incentives include a Zero percent (0%) loan or a cash grant of twenty-five percent (25%) of the measure cost, up to \$1000. Low Income members may be eligible for a grant of up to \$1500. Eligible measures include window replacements and floor, wall & attic insulation. Before starting a project, be sure that the installing contractor is familiar with program specifications.



Heat Pump Program: Members installing a new or replacing an existing heat pump can apply for a \$500 rebate or a zero-percent (0%) loan up to \$9,000. The incentives are available for air source, geothermal and ductless heating and cooling systems. Loans are based on approval from one of two credit unions and are not available for new construction.



Solar System Rebates: Photovoltaic (PV) systems are eligible for a \$.50/Watt rebate on approved residential applications up to a maximum of \$1,000.



Heat Pump Water Heater Rebate: A rebate of either \$200 or \$400, depending on equipment, is available for Energy Star qualified heat pump water heaters. Additional rebates from the Department of Energy's Energy Star program may be available and rebate amounts can vary.



Commercial Retrofit Program: Incentives are available for commercial members to upgrade their existing facility. Eligible measures include lighting and refrigeration upgrades, insulation, window replacements and HVAC replacements. Rebates will vary depending upon project eligibility through The Bonneville Power Administration (BPA).

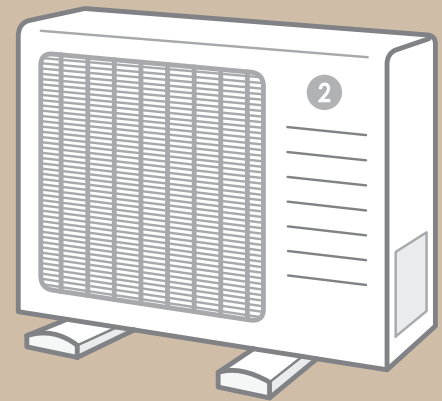
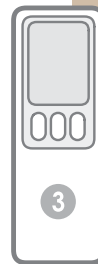
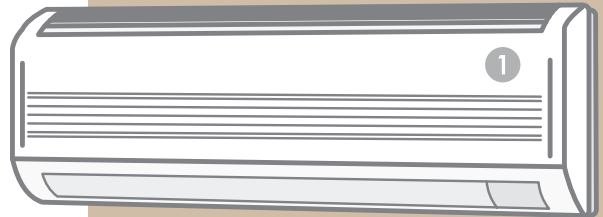
How a Ductless System works.

And why it works better!

Ductless Systems Have 3 Main Parts.

- 1 An indoor unit, mounted on a wall.
- 2 An outdoor unit, that sits on the ground.
- 3 A remote control that controls the unit.

The indoor and outdoor units are connected by a small bundle of cables including a refrigerant line. These cables only require a 3 inch hole in the wall for installation.



How a Heat Pump Works.

A heat pump transfers heat using refrigerant expansion and compression within a cycle...What does that mean?

It means it takes cold air and makes it warm - and takes warm air and makes it cold, when you want it and where you want it!



More Efficient.

The diagram below shows how a Ductless System compares with other heating systems. It uses less energy and provides more heat for every dollar you spend - That's technology!

Heating Fuel Type	Annual Heating Cost*
Fuel Oil	\$1,704
Propane	\$2,502
Wood	\$867
Resistance Electric Heat	\$984
Pellets (wood)	\$771
Ductless Heat Pump system	\$328

More Comfortable.

Ductless Systems have an ultra-quiet fan that circulates air evenly throughout living areas, eliminating hot and cold spots.

More Flexible.

In addition to lowering your heating bill, and providing air conditioning, adding a Ductless System increases the flexibility of your home's heating system. You can install a Ductless System in your main living area and keep your existing heating system in place to ensure your bedrooms and bathrooms remain at the desired temperature even on the coldest days.

Ductless Heat Pump (DHP) and Ducted Mini-Split Installation Form

All sections must be filled out by the installer at the time of installation. A copy of this completed form and the purchase receipt or invoice must be promptly submitted to the homeowner's utility in accordance with utility policy.

Eligibility Guide for DHPs and Ducted Mini-Splits: Ducted Mini-Splits do not include homes with whole house centrally ducted systems. See PTCS Air Source Heat Pumps for further information on whole home centrally ducted systems. Project ID:

Select what you are Installing (Select One)	Eligible Home Types (Select One)	Eligible Existing Heating System Being Replaced (Select One)
Min HSPF 9.0 <input type="checkbox"/> Single Indoor Head DHP <input type="checkbox"/> Single Ducted Mini-Split (not whole home centrally ducted)	<input type="checkbox"/> Existing Single Family <input type="checkbox"/> Existing Manufactured <input type="checkbox"/> New Single Family (in all states except WA) <input type="checkbox"/> New Manufactured	<input type="checkbox"/> Electric Forced Air Furnace <input type="checkbox"/> Electric Zonal ¹
Min HSPF 8.2 <input type="checkbox"/> Multi Indoor Head DHPs <input type="checkbox"/> Multiple Indoor Ducted Mini-Splits (not whole home centrally ducted) <input type="checkbox"/> Combination DHP/Ducted Mini-Split	<input type="checkbox"/> Existing Single Family <u>Note:</u> Multi-head DHPs, multi ducted mini-splits and combination installs in New & Existing Manufactured Homes or New Single Family Homes (in all states except WA) may be eligible for single indoor head DHP or single ducted mini-split incentive (see above).	<input type="checkbox"/> Electric Forced Air Furnace <input type="checkbox"/> Electric Zonal
Min HSPF 11.0 <input type="checkbox"/> DHP	<input type="checkbox"/> Existing Single Family <input type="checkbox"/> Existing Manufactured	<input type="checkbox"/> DHP

Household Information

Customer Name		Customer Electric Utility		
Installation Address		City	State	Zip
Year Built:	Total Heated Area of the Home: Sq Ft	Customer Phone		
Mailing Address, if different:				

Installation Information

¹ Zonal heating includes electric, non-ducted: ceiling cable, wall, baseboard, plug-in and an electric boiler/water heater attached to a zoned hydronic floor heating system.

<input type="checkbox"/> Yes, this DHP is listed on BPAs Qualified Product List . <input type="checkbox"/> Yes, this DHP has been installed on a dedicated electrical circuit. <input type="checkbox"/> Yes, I have installed refrigerant line protection on the entire length of exterior, insulated refrigerant lines. <input type="checkbox"/> Yes, I have installed the system in accordance with manufacturer specifications, including adherence to proper refrigerant charging. <input type="checkbox"/> Yes, I have all the required licenses, registrations and permits for the work performed at the site address on this form. <input type="checkbox"/> ~~Forward rebate check to contractor (rather than homeowner).~~
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Required Signatures

<p>This form must be signed by the person whose name appears on the electric utility account. ENERGY INFORMATION RELEASE: The undersigned utility customer requests and authorizes the specified utility to release billing and usage information for the account listed below to Bonneville Power Administration (BPA) and other third parties. With this authorization, BPA can request billing information for up to two years pre-installation and two years post-installation. The utility customer also hereby releases the utility company from any and all liability arising from or connected with providing this information. By signing or checking the electronic signature box below, the homeowner certifies that he/she is in compliance with the below terms and conditions.</p> <input type="checkbox"/> A copy of the purchase receipt or installer's invoice is included with this application.		
Electric Utility	Customer Account #	
Account Holder Name (If Different than Customer Name Above)		
Account Holder Signature		Date
<p>By signing below, the installer certifies that this form and any required additional documentation, including installation invoice, must be filled out completely, truthfully and accurately, and that all measures associated with this project were completed as of the signature date below. DHP Services will not be responsible for lost documentation pertaining to the submission of this form. Details, including incentives, are subject to change without prior notice. The signature certifies that the installer is licensed, bonded, insured, and has been trained by the manufacturer of the installed product and has received contractor orientation available at https://goingductless.com/partners.</p>		
Installer Name	Installation Company	<input type="checkbox"/> Contractor <input type="checkbox"/> Homeowner/Other
Installer Signature	Installer Phone # Installer Email	Date

*Home type not eligible for rebate: New Construction Site Built

**Existing Heating system types not eligible for rebate: Air Source Heat Pump, Geothermal Heat Pump, Ductless Heat Pump, Natural Gas Furnace

***Secondary heating systems are allowed only if electric resistance heating is used as primary heating system.

PRIVACY ACT STATEMENT

Basic authority for collecting this information is authorized by 16 U.S.C. §§ 832 et. seq., and 838 et. seq., pursuant to Bonneville Power Administration's Conservation Program system of records established in 46 FR 31700. This information is primarily intended to further, but is incidental to the performance of, BPA's overall Energy Efficiency Program, the objective of which is to acquire energy resources through energy efficiency, to determine what cost-effective conservation and direct application renewable resources measures should be installed or adopted under different circumstances, and to provide incentives for the installation of such measures. Other routine issues of this information include: aggregation into a public database on energy efficiency; furnished to authorized personnel for installation/repair of equipment; aggregated into a database for program publicity; and in some instances information regarding buildings will be made available to subsequent purchasers of the buildings. Your disclosure of the requested information is voluntary; however failure to provide requested information means that it will not be possible for you to participate in this BPA Energy Efficiency program.

Terms and Conditions

HOMEOWNER ELIGIBILITY: To be eligible for incentive payment, the home must have permanently installed zonal electric resistance heat as the primary heating system. **EXCEPTION:** In some utility areas single family site built or manufactured homes that have an electric forced air furnace as their primary heating system may qualify. A qualifying home cannot: (i) be under construction, (ii) have a fossil fuel central forced air or fossil fuel hydronic heating system, (iii) have a ducted heat pump/ductless split-system, nor (iv) have a temporary foundation.

HOMEOWNER PARTICIPATION: DHP Services, the NW Ductless Heat Pump Project (Project) and participating utilities may suspend and/or end Applicant's participation at anytime, at their sole discretion by notifying the Applicant in writing of the decision or in accordance with requirements.

SYSTEM ELIGIBILITY: To be eligible for incentive payment, ductless heat pumps installed must be: (i) a split system heat pump employing an inverter-driven, variable speed compressor, a variable speed outdoor fan, and a multi-speed or variable speed indoor blower, (ii) must meet a minimum HSPF rating of 9.00, or higher, for single zone systems, or 8.00 or higher, for multi-zone systems, and (iii) indoor units using any type of field-installed duct system are NOT eligible.

INSTALLER ELIGIBILITY: Installers must be licensed, bonded and insured, have successfully completed manufacturer sponsored training for equipment being installed, and have completed Project orientation. Installers must be eligible participants in the Project in order for utilities to pay incentives. **Ensure installer eligibility with your utility prior to selecting an installer.**

CONTRACTOR REMOVAL: Non-compliance with installation specifications and/or Quality Assurance Inspections may trigger a performance review of the installation contractor. This review will be conducted by the NW Ductless Heat Pump Project Quality Assurance team. The performance review may result in suspension or permanent removal from participation. Findings of the performance review will be communicated, in writing, to the installation contractor and participating utility along with the terms of suspension or removal.

VERIFICATION AND INSPECTION: Participating homes are subject to onsite inspections in order to verify that the system meets Manufacturer specifications, Project standards and that the home meets eligibility guidelines. Systems will be randomly chosen for onsite inspection, based on the number of completed installations by the installer. No warranty is implied by this inspection.

INCENTIVE PAYMENT: DHP Services, on behalf of participating utilities, will approve utility incentive payment upon receipt of all complete and correct documentation. DHP Services will provide approved incentive payment information to the appropriate utility for payment. One incentive per residence is available regardless of the number of units installed in the home.

TAX LIABILITY: Neither DHP Services, the Project, utility nor the installer is responsible for any tax liability, which may be imposed on the Participant as a result of payment of any incentives or as a result of obtaining financing.

DISCLAIMER/NO LIABILITY: The Participant understands that DHP Services, the Project, and utilities are not supervising work performed for the Participant and are not responsible for proper completion of that work or proper performance of any products purchased. The Participant assumes the risk of any loss or damage in connection with installation. DHP Services and the Project do not guarantee any particular energy savings results by its approval of the installation.

ENDORSEMENT: DHP Services and the Project do not endorse any particular manufacturer, installer, or product in promoting ductless heat pumps. The fact that the names of particular manufacturers, installers, or products may appear on DHP Services or Project materials does not constitute an endorsement. Manufacturers, installers, or products not mentioned are not implied to be unsuitable or defective in any way.

SAFETY AND BUILDING CODES: The Participant agrees to pursue compliance with federal, state, and local building and environmental codes for the installation of this product. The installer certifies products have been installed consistent with manufacturer instructions.

PROPERTY RIGHTS: The Participant must have proper authority to install the ductless heat pump system on the designated property, or has obtained any necessary consent from the landlord.

ACCESS AND EVALUATION: DHP Services and the Project and its representatives may request access to the property on which the system was installed to review and evaluate the system during and after installation. The Participant agrees to provide reasonable access to the property for the purposes described herein. In addition, the Northwest Energy Efficiency Alliance and its representatives may contact the participant for future research and program participation.

SECRETS TO SUCCESS WITH YOUR NEW HEAT PUMP

To insure your complete satisfaction when installing a heat pump, please follow this checklist:

- Be sure your electric service meets the additional requirements for serving a heat pump. Your contractor should address this issue. **PLEASE NOTE: Lane Electric will evaluate the service to your meter to insure it will meet the starting requirements of the new heat pump. If necessary, we will schedule a time to upgrade your system.**
- Make the "shell" of your home as energy efficient as possible. An analysis of the building components and existing insulation levels will help determine what weatherization items, if any, should be completed prior to installing your new heat pump. **Insulation levels in your home must meet LEC specifications before any incentives will be available for heat pumps.**
- Contact dealers for bids. A *Contractor List* is enclosed that offers several choices. As you obtain your bids, feel free to contact our Energy Services Department if you have any questions.
- Ducts are one of the most important parts of your system! Reduce duct losses by having existing ducting tested and sealed. On all duct systems, make sure your contractor understands that you are **requiring** sealed ducts (PTCS duct sealing) as part of your installation package.
- For **Loans**: First, contact an Energy Services representative and request loan applications. Then choose the bid you wish to use. Return the bid, the preauthorization sheet (completed by the contractor), and your credit application to Lane Electric's Energy Services Department.
- Wait to hear from Lane Electric regarding loan approval. When financing and system preauthorization are approved, call your contractor and have them begin installation. Do not commit to an installation until you are notified that these items are authorized.
- OR**, if you wish to apply for a **Rebate**, have your contractor complete a system preauthorization form prior to starting the job. After authorization by LEC's Energy Services Department, have your contractor begin installation.
- Upon job completion, we will inspect the components of your new heating system and answer any final questions. Your rebate or loan will be processed when the inspection is complete and the system approved.
- Please call one of our Energy Services Representatives at 484-1151 if you have any questions.**



Pacific Cascade Federal Credit Union
 1075 Oak Street
 Eugene, OR 97401
 541-343-6238
 800-477-3328

LOANLINER[®]

Application

A table that includes the APRs and other required cost disclosures for credit card applications is on a separate document provided with this Application.

- HOW TO APPLY**
- Please complete front and back of application
 - Return completed application to credit union
 - Sign on back page
 - An incomplete or unsigned application may delay processing

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.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

<input type="checkbox"/> LOANLINER[®] Account/Loan: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (Including ATM/Debit Card Access to the Account if Available)	<input type="checkbox"/> Credit Card Account: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (See Disclosure Table or Agreement for Terms)
Amount Requested \$ _____	Credit Limit Requested \$ _____
Purpose/Collateral: _____	If Authorized User, Name: _____
Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment	

Payment Protection

- Single Credit Disability Insurance Single Credit Life Insurance
 Joint Credit Disability Insurance Joint Credit Life Insurance
- Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

Applicant

NAME (Last - First - Initial)		PASSWORD	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE		LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.	
()	()	()	
E-MAIL ADDRESS			
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
.....			
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
.....			
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
Employment/Income			
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.			
EMPLOYMENT INCOME		OTHER INCOME	
\$ _____ PER _____		\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE		
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO			
WHERE		ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE	
.....		ENDING DATE	

Other: Co-Applicant Spouse Guarantor

NAME (Last - First - Initial)		PASSWORD	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE		LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.	
()	()	()	
E-MAIL ADDRESS			
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
.....			
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	YEARS AT THIS ADDRESS
.....			
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
Employment/Income			
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.			
EMPLOYMENT INCOME		OTHER INCOME	
\$ _____ PER _____		\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE		
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO			
WHERE		ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE	
.....		ENDING DATE	

Applicant Reference	RELATIONSHIP	Other Reference	RELATIONSHIP
NAME AND ADDRESS		NAME AND ADDRESS	
OF NEAREST	HOME PHONE	OF NEAREST	HOME PHONE
RELATIVE NOT LIVING WITH YOU		RELATIVE NOT LIVING WITH YOU	

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"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Include Tax and Ins.)			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
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	PLEGDED AS COLLATERAL FOR ANOTHER LOAN		OWNED BY	
			YES	NO	Applicant	Other
HOME		\$				
AUTO		\$				
SAVINGS		\$				
CHECKING		\$				
OTHER (Describe)		\$				

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET						
		APPLICANT	OTHER	YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?							
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?							
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?							
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):						

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.

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 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.

X _____
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Signatures

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.

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.

X _____ (SEAL)		X _____ (SEAL)
APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE
		DATE

For Credit Union Use Only

DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER
	DENIED (Adverse Action Notice Sent)	\$	\$	\$	\$		
LOAN OFFICER COMMENTS:							
SIGNATURES:							
X _____				X _____			
DATE				DATE			