



# GREAT LAKES CREDIT UNION

## Helping you build your financial future

### Client Intake Profile

#### APPLICANT INFORMATION

Name: \_\_\_\_\_  
First MI Last  
SSN: \_\_\_\_\_ Gender: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Type: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Type: \_\_\_\_\_  
Email: \_\_\_\_\_  
# of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_  
Household Size: \_\_\_\_\_ DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Marital Status: \_\_\_\_ Single \_\_\_\_ Married \_\_\_\_ Divorced  
Place of Birth: \_\_\_\_\_  
City State  
Preferred Language: \_\_\_\_\_  
Housing Status: \_\_\_\_ Own \_\_\_\_ Rent  
Date moved in: \_\_\_\_\_

Street \_\_\_\_\_  
City State Zip  
Current Monthly Rent/Mortgage \$ \_\_\_\_\_

Do you receive any of the following? \_\_\_\_ None  
\_\_\_\_ Rental Voucher  
\_\_\_\_ Place Based Rental Assistance  
\_\_\_\_ Home Ownership Voucher  
\_\_\_\_ Purchase REO Property  
\_\_\_\_ Down Payment Assistance  
\_\_\_\_ Other

#### EMPLOYMENT & HOUSEHOLD INCOME INFO

Employer \_\_\_\_\_  
Position/Title \_\_\_\_\_  
Address \_\_\_\_\_  
City State Zip  
\_\_\_\_ Full Time \_\_\_\_ Part-Time \_\_\_\_ Self Employed  
Start Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
End Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Pay Frequency:  
\_\_\_\_ Weekly \_\_\_\_ 2 Weeks \_\_\_\_ Bi Monthly \_\_\_\_ Monthly  
Gross pay per check: \$ \_\_\_\_\_

Additional Sources of Household Income:  
Source Amount per Check How Often?  
\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_ \$ \_\_\_\_\_

TOTAL MONTHLY INCOME \$ \_\_\_\_\_

#### CO-APPLICANT INFORMATION

Name: \_\_\_\_\_  
First MI Last  
SSN: \_\_\_\_\_ Gender: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Type: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Type: \_\_\_\_\_  
Email: \_\_\_\_\_  
# of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_  
Household Size: \_\_\_\_\_ DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Marital Status: \_\_\_\_ Single \_\_\_\_ Married \_\_\_\_ Divorced  
Place of Birth: \_\_\_\_\_  
City State  
Preferred Language: \_\_\_\_\_  
Housing Status: \_\_\_\_ Own \_\_\_\_ Rent  
Date moved in: \_\_\_\_\_

Street \_\_\_\_\_  
City State Zip  
Current Monthly Rent/Mortgage \$ \_\_\_\_\_

Do you receive any of the following? \_\_\_\_ None  
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\_\_\_\_ Place Based Rental Assistance  
\_\_\_\_ Home Ownership Voucher  
\_\_\_\_ Purchase REO Property  
\_\_\_\_ Down Payment Assistance  
\_\_\_\_ Other

#### EMPLOYMENT & HOUSEHOLD INCOME INFO

Employer \_\_\_\_\_  
Position/Title \_\_\_\_\_  
Address \_\_\_\_\_  
City State Zip  
\_\_\_\_ Full Time \_\_\_\_ Part-Time \_\_\_\_ Self Employed  
Start Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
End Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Pay Frequency:  
\_\_\_\_ Weekly \_\_\_\_ 2 Weeks \_\_\_\_ Bi Monthly \_\_\_\_ Monthly  
Gross pay per check: \$ \_\_\_\_\_

Additional Sources of Household Income:  
Source Amount per Check How Often?  
\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_ \$ \_\_\_\_\_

TOTAL MONTHLY INCOME \$ \_\_\_\_\_

How did you learn about the credit union and financial counseling? \_\_\_\_\_

Have you attended any of our workshops? YES NO Which one? \_\_\_\_\_

### ASSETS

	Name of Institution	Balance		Name of Institution	Balance
Cash	_____	\$ _____	CDs	_____	\$ _____
Checking	_____	\$ _____	Stocks/Bonds	_____	\$ _____
Checking	_____	\$ _____	Retirement	_____	\$ _____
Savings	_____	\$ _____	Gift	_____	\$ _____
Savings	_____	\$ _____	Other	_____	\$ _____

### DEMOGRAPHIC INFORMATION

#### Check All That Apply

<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> Single Head of Household	<input type="checkbox"/> No High School Diploma
<input type="checkbox"/> Asian/Pacific Islander	<input type="checkbox"/> Female Head of Household	<input type="checkbox"/> GED Diploma
<input type="checkbox"/> Black/African American	<input type="checkbox"/> First Time Homebuyer	<input type="checkbox"/> Vocational Certificate
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Owned Home in past 3 years	<input type="checkbox"/> Some College – Not Completed
<input type="checkbox"/> White/Non-Hispanic	<input type="checkbox"/> US Veteran	<input type="checkbox"/> Associate's Degree
<input type="checkbox"/> Other	<input type="checkbox"/> Disability	<input type="checkbox"/> Bachelor's Degree
<input type="checkbox"/> US Citizen	<input type="checkbox"/> Permanent Resident	<input type="checkbox"/> Master's Degree
<input type="checkbox"/> Non Resident		<input type="checkbox"/> Doctoral Degree

### DOCUMENTATION CHECKLIST

In order to discuss your situation and make realistic suggestions, we need to verify your current financial standing. The following list of documents will help paint a clear picture for us.

To prevent delay, please prepare the following COPIES (NOT STAPLED) ahead of time for your appointment:

☐ Completed Application Form(s)  
☐ Photo ID  
☐ Two Consecutive Months of Recent Proof of All Income  
☐ Self-Employed: Profit and Loss Statement for Last 2 Quarters  
☐ Self-Employed: Business Bank Statements for Last 2 Quarters  
☐ Most Recent 2 Years of Federal Tax Returns (Include All Schedules)  
☐ Most Recent 2 Years of W2s and 1099s  
☐ Two Months Most Recent Bank Statements (ALL PAGES)  
☐ Most Recent Utility Bills (Electric, Gas, Phones, etc)

Additional Documents needed if coming for Homebuyer Pre-Purchase Counseling:

☐ Pre-Approval Letter  
☐ Purchase Contract  
☐ Loan Estimate  
☐ Loan Disclosure (If Applicable)

#### DISCLAIMER:

Should you not have all the required documents necessary for your appointment, you will be sent back home and rescheduled for another date.



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# Counseling Disclosure Statement

I understand that the purpose of housing counseling offered by Great Lakes Credit Union (GLCU) is to inform and counsel me regarding my finances, my home mortgage, and the processes involved with that loan.

GLCU will make recommendations that may suit my needs.

While GLCU may be able to explain various legal processes, GLCU does not provide legal advice, nor will they act as attorneys in any way whatsoever.

My counselor does not have the authority to approve or deny anything regarding my mortgage.

Participating in housing counseling with GLCU does not guarantee any specific outcome or solution.

An individualized action plan will be provided to me, however it is my right and responsibility to decide whether to engage in any course of action or counseling with GLCU, and to determine whether the actions or counseling are suitable for me.

I understand that GLCU offers other counseling and financial education services, and that as a credit union they offer products and services such as savings and checking accounts, loans for cars, mortgages, and personal reasons, and other services and products typical of a financial institution. I understand that while these additional services and products are offered, that I am under no obligation to use or participate in any of these other services or products.

GLCU has financial and/or professional affiliations with HUD, NeighborWorks America, NCLR, IHDA, City of Chicago, Cook County, NCUA, The Federation, and banks including The Private Bank, Chase, Wells Fargo, Ocwen, and Stearns Lending.

By signing below, I am confirming that I have read the above statements and that I agree with each. If I do not understand a statement, in part or in full, I will ask for clarification before signing below.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

Great Lakes Credit Union (GLCU) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

### What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publicly available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

### What personal information does GLCU collect about you? We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

### What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

### How is your personal information secured?

We restrict access to your nonpublic personal information to GLCU employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

### Opting Out of Certain Disclosures

You may direct GLCU to not disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit GLCU's ability to provide services such as foreclosure prevention counseling. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

OPT-OUT: I request that GLCU make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that GLCU will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting GLCU.

\_\_\_\_\_  
Name 1 (Printed)      Signature      Date      Name 2 (Printed)      Signature      Date

RELEASE: I hereby authorize GLCU to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

\_\_\_\_\_  
Name 1 (Printed)      Signature      Date      Name 2 (Printed)      Signature      Date

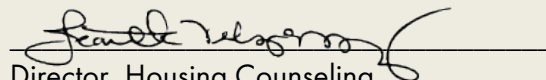
In addition to counseling, Great Lakes Credit Union (GLCU) focuses its products and services on the low-income and unbanked segments of our community, offering savings and checking accounts with no minimum balance, ATM and prepaid debit cards, and invests heavily in financial education programs for people to better understand how to budget and save. GLCU's loan products target specific unmet needs where we can add value for individuals and the community and offers small consumer loans, VISA unsecured and secured credit cards, new and used auto loans, home equity and mortgage loans, and small business loans.

GLCU offers free financial education and counseling programs geared towards low and moderate-income households. All classes and one-on-one sessions can be offered in either English or Spanish. Our homebuyer workshop series is an 8-hour workshop in which participants learn about the home buying process from start to finish. Participants are eligible to receive a certificate of completion once they complete all sections of the series, and complete a one-on-one session with our financial counselor.

GLCU provides one-on-one financial and housing counseling services. Counseling topics include the basics of money management, creating a spending plan, improving one's credit score, how to avoid predatory loans, post purchase and foreclosure prevention. GLCU can refer clients to legal services, job search programs, debt management resources and down assistance programs.

GLCU certifies that its staff and volunteers who will provide foreclosure intervention counseling under any grant, have no conflict(s) of interest due to any other relationships with servicers, real estate agencies, mortgage lenders, and/or other entities or industry partners (whether identified here or not) that may stand to benefit from particular counseling outcomes.

As a client of GLCU, you are not obligated to receive any other services offered by GLCU or its industry partners. Information and referrals are provided for informational purposes, and it is the client's sole responsibility to decide the course of action taken regarding their situation.

  
\_\_\_\_\_  
Daniel Velazquez  
Director, Housing Counseling

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date



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Consumer Authorization and Release

I hereby authorize First Advantage CREDCO, LLC doing business as First American CREDCO and CredStar (collectively "FAC") to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, TransUnion) and provide a copy of the Report to my housing counseling agency, Great Lakes Credit Union ("Counselor") for Counselor to provide housing counseling services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

I acknowledge that the Report is provided "AS IS" and that FAC makes no representation or warranty, express or implied, including, but not limited to, implied warranties or merchantability or fitness for a particular purpose and implied warranties arising from a course of dealing or a course of performance with respect to the accuracy, validity, or completeness of the Report or that it will meet my needs and FAC expressly disclaims all such representation and warranties.

I recognize that the accuracy, validity, or completeness of the Report provided by FAC is not guaranteed by FAC and I hereby release FAC and FAC's parent, sister, affiliated companies, successors and assigns and its and their directors, officers, agents, employees, and independent contractors (collectively, "FAC Affiliates") from any liability for any negligence in connection with the preparation of the Report and from any loss, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity, or incompleteness of the Report.

I covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action or other form of pleading against FAC or FAC's Affiliates for damages based upon the inaccuracy, invalidity, or incompleteness of any Report provided by FAC hereunder.

If one or more of the provisions, or a portion of a provision of this document are held for any reason to be invalid, illegal, or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal, or unenforceable provision had not been contained herein.

Place Client ID Here  
Before Signing

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date