

**CREDIT UNION
AS OF
LOAN OFFICER QUESTIONNAIRE**

(Completed By)

CONSUMER LOAN OFFICER QUESTIONNAIRE			
1. Has the Credit Union made a practice of not lending in a particular area?	YES	NO	N/A
2. Are any statements are made to a prospective applicant that would, on a prohibited basis, discourage a reasonable person from applying.	YES	NO	N/A
3. If an applicant discloses bad credit or no income before pulling credit report, will the credit union discourage the applicant from applying for the loan?	YES	NO	N/A
4. Are denied loans including mortgages, consumer, credit card, and business loans subject to a secondary review?	YES	NO	N/A
5. Does your compensation rely on the number of loans originated during the month?	YES	NO	N/A
6. If your compensation does rely on the number of loans originated during the month, please describe the compensation plan.			
7. Have you assisted an applicant to get approved for a loan? (That is, are any applicants that do not meet the institution's underwriting standards assisted so that they can meet the standards?)	YES	NO	N/A
8. Are pricing decisions based on specific, objective and defined criteria, such as credit scores and loan-to-value ratios? Are there written pricing policies or procedures?	YES	NO	N/A
9. Does the credit union vary fees based on prohibited basis characteristics?	YES	NO	N/A
10. Does the credit union refrain from requesting any information concerning the spouse or former spouse of the applicant except if: <ul style="list-style-type: none"> • The spouse will be permitted to use the account? • The spouse will be contractually liable on the account and has expressly applied for the credit? • The applicant is relying on the spouses income as a basis for repayment of the credit requested? 	YES	NO	N/A

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<ul style="list-style-type: none"> The applicant resides in a community property state, or property on which the applicant is relying as a basis for repayment of the credit requested is located in such a state? The applicant is relying on alimony, child support, or separate maintenance payments from a spouse or former spouse as a basis for repayment of the credit requested? 			
<p>11. Does the credit union refrain from inquiring about an applicants' marital status if an applicant applies for individual unsecured credit, unless:</p> <ul style="list-style-type: none"> The applicant resides in a community property state? Or The applicant is relying on property located in such a state as a basis for repayment of the credit requested? 	YES	NO	N/A
<p>12. Does the credit union limit its inquiries about an applicants' marital status to the terms married, unmarried, and separated if an applicant applies for credit other than individual unsecured credit?</p>	YES	NO	N/A
<p>13. Does the credit union refrain from inquiring about whether income stated in an application is derived from alimony, child support, or separate maintenance payments unless the credit union discloses to the applicant that such income need not be revealed if the applicant does not want the credit union to consider it in determining the applicants' creditworthiness?</p>	YES	NO	N/A
<p>14. Does the credit union refrain from inquiring about the sex of an applicant, other than requesting an optional title on an application form (such as Ms., Miss, Mr., or Mrs.)?</p>	YES	NO	N/A
<p>15. Does the credit union refrain from inquiring about the birth control practices, intentions concerning the bearing or rearing of children, or capability to bear children of an applicant (other than routinely inquiring about the number and ages of an applicants' dependents or about dependent-related financial obligations or expenditures)?</p>	YES	NO	N/A
<p>16. Does the credit union refrain from inquiring about the race, color, religion, or national origin of an applicant or any other person in connection with a credit transaction (other than inquiring about an applicants permanent residence and immigration status)?</p>	YES	NO	N/A
<p>17. Describe the loan application process for a member?</p>			
<p>18. What guidelines are provided for making and documenting underwriting overrides and/or exceptions? How frequently do underwriting overrides and/or exceptions occur?</p>			

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19. What is the process for approving an exception to the lending guidelines?			
20. Does the entity capture and track borrowers' indicated preferences to receive services in languages other than English? If so, please describe.			
21. Do member service personnel who are available to provide assistance in languages other than English receive the same training, and have the same authority, as other member service personnel?			
22. How does the entity ensure that services provided to borrowers in languages other than English are consistent with its policies and procedures?			
23. Does the entity contract with service providers to provide services in languages other than English on behalf of the entity? If so, please describe.			
24. What hardship/loss mitigation options are available to borrowers? How does the entity communicate these application options to the borrowers?			
25. Does the entity allow employees discretion in offering hardship/loss mitigation options to borrowers? If so, please note the guidelines, if any, which are provided for exercising discretion.			
26. Is loss mitigation incorporated into fair lending training for employees who handle these types of applications?			
27. Does the entity have written policies and procedures related to available hardship/loss mitigation programs? If so, please provided a copy of any related policies/procedures for review.			
28. Are you granted discretion to waive loan-related fees?	YES	NO	N/A

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If yes, complete the following questions.
29. Under what circumstances are fee waivers considered?
30. How are fee waivers documented?
31. What written guidelines have you been provided?