

## Type of Credit Descriptions

**Individual Credit** - Applying for credit in my own name. Not relying on income or assets of another person for repayment.

**Joint Credit / Spouse** - Applying for credit with my spouse. Both are liable for the obligation. Both will receive goods, services, or money in return for the credit obligation.

**Joint Credit / Non-Spouse** - Applying for credit with another person; non-spouse. Both are liable for the obligation. Both will receive goods, services or money in return for the credit obligation.

**Individual Credit with Guarantor** - Applying for credit in my own name. The other person will not benefit from the obligation, but will be liable in a default situation. Application information is required for both the applicant and the guarantor.