



CONSUMER LOAN APPLICATION CHECKLIST

In order to process your loan application in a timely manner
please provide the following information

- Completed Loan Application
- Driver's License for each borrower
- Current Pay Stubs from the past two weeks with Year-to-Date earnings
 - Copies of Social Security checks, Retirement pensions, Disability checks. If any of these items are directly deposited into an account, we will need a copy of your most recent statement showing these deposits or annual award letter
 - If Self Employed or own rental property the credit union will require signed copies of your last two years federal tax returns
- References – Three needed for each borrower: Names, addresses and phone numbers

If the request is for a MOTOR VEHICLE LOAN
In addition to the above, the following information is REQUIRED

- If purchasing from a Dealer
 - We will need a Purchase Agreement
- If purchasing from a Private Party
 - Inspection or Pictures of the Vehicle (Inside, Outside, VIN Sticker, Odometer)
 - Copy of Title (front and back)
 - Name, address and phone of seller
 - If the vehicle is currently financed at another institution
 - Name and phone number of the Financial Institution
 - The loan number and a copy of the title
 - A 10 day payoff including per diem
 - A signed authorization for payoff, signed by all current owners
- Insurance Agent Name, address and phone
- Membership Share Account - \$25.00 Minimum Balance Required
- \$27.20 Title Filing Fee
- \$100.00 Loan closing fee

Upon receipt of the above items, a Financial Service Officer will contact you within 24-48 hours. All loan applications are subject to credit approval.