



# Application for Credit Union Loan

(Please print all information clearly)

Name \_\_\_\_\_ Home Phone# \_\_\_\_\_

Address \_\_\_\_\_  
Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

I hereby apply for the loan of \$ \_\_\_\_\_, in addition to my present loan balance, for a period of \_\_\_\_\_ weeks/months to be repaid in \_\_\_\_\_ weekly \_\_\_\_\_ bi-weekly \_\_\_\_\_ monthly \_\_\_\_\_ semi-monthly installments of \_\_\_\_\_ including interest \_\_\_\_\_.

I desire this loan for the following purpose (explain fully) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Collateral offered: \_\_\_\_\_ Shares \_\_\_\_\_ Automobile \_\_\_\_\_ Owners names on auto \_\_\_\_\_  
\_\_\_\_\_ Other \_\_\_\_\_ Owners names on auto \_\_\_\_\_

Amt. of Shares pledged; description of automobile, other: \_\_\_\_\_

Comaker/s: \_\_\_\_\_

Are you a co-signer on any other loans? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If yes, for whom? \_\_\_\_\_

Length of time at present address: \_\_\_\_\_

List all addresses for past five years:

Are you liable for alimony, child support, or separate maintenance payments? If so, amount per month? \_\_\_\_\_

Have you ever been through bankruptcy? \_\_\_\_\_ Yes \_\_\_\_\_ No

What year? \_\_\_\_\_ (omit if more than 10 years ago)

Do you have any judgements, garnishments, or legal proceedings against you? \_\_\_\_\_ Yes \_\_\_\_\_ No. If yes, explain fully \_\_\_\_\_  
\_\_\_\_\_

Auto owned: Make \_\_\_\_\_ Year: \_\_\_\_\_

2nd Auto owned: Make \_\_\_\_\_ Year: \_\_\_\_\_

Driver's License #: \_\_\_\_\_

Reasonable market value of real estate owned: \$ \_\_\_\_\_

Location: \_\_\_\_\_

Previous Employer: \_\_\_\_\_

Length of Service: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Dependents: \_\_\_\_\_

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Position: \_\_\_\_\_ Date employed: \_\_\_\_\_

Monthly income (after taxes): \$ \_\_\_\_\_

Other personal income (Do NOT include alimony, child support or separate maintenance payments) \$ \_\_\_\_\_

You need NOT disclose the following sources of income; but if you want the Credit Union to consider such income in connection with this loan application, please complete the following:

Alimony \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_

Separate maintenance \$ \_\_\_\_\_

Person liable: \_\_\_\_\_

Parents or nearest relative (not spouse):

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Personal Reference: Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Business Reference: Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Complete the following only if you have chosen to disclose alimony, child support or separate maintenance income:

Spouse or former spouse's name \_\_\_\_\_

Address: \_\_\_\_\_

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Date employed: \_\_\_\_\_ Position: \_\_\_\_\_

Weekly/Monthly Salary: \$ \_\_\_\_\_

How long have alimony, child support or separate maintenance payments been received? \_\_\_\_\_

Are all your payments up-to-date? \_\_\_\_\_ Yes \_\_\_\_\_ No

Bank Reference: Checking \_\_\_\_\_ Savings \_\_\_\_\_

Name of Bank: \_\_\_\_\_

Are you relying on income from another person to repay this loan?

\_\_\_\_\_ Yes \_\_\_\_\_ No

If yes, Name: \_\_\_\_\_

**NOTE:** This party should complete and sign the co-maker statement on the reverse side.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Acct #: \_\_\_\_\_

I am indebted to the following creditors. List all debts such as mortgage payments, automobile, doctor bills, repairs, furniture, installment loans, etc. Use and additional sheet if necessary. If NONE, please state NONE. Indicate with an "X" those obligations you will pay with the proceeds of this loan.

To Whom Owed	Name/Address	Purpose	Date of Loan	Original Amt.	Balance	Monthly Pymnt.
Mortgage/Rent						
Automobile Loan						
				Totals:	\$	\$

### Co-Maker's Statement

To the St. Jude Credit Union: Date: \_\_\_\_\_  
 Having read the foregoing application for a personal loan and being willing to become a co-maker with \_\_\_\_\_ for the desired loan, I will sign the note which will evidence the loan if granted. I fully understand the responsibility which is assumed by signing the note. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Present address: \_\_\_\_\_ How long? \_\_\_\_\_ Phone #: \_\_\_\_\_  
 Former address: \_\_\_\_\_ No. of dependents: \_\_\_\_\_  
 Employer's name: \_\_\_\_\_ Phone #: \_\_\_\_\_  
 Employer's address: \_\_\_\_\_  
 No. of years with employer: \_\_\_\_\_ Type of business: \_\_\_\_\_ Position held: \_\_\_\_\_  
 Name and title of supervisor: \_\_\_\_\_

Income: Salary, wages, or commissions per month: \$ \_\_\_\_\_  
 Other personal income (Do NOT include alimony, child support or separate maintenance payments) \$ \_\_\_\_\_  
 You need NOT disclose the following sources of income: but if you want the Credit Union to consider such income in connection with this loan application, please complete the following: Alimony \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_ Separate maintenance \$ \_\_\_\_\_  
 Person liable: \_\_\_\_\_

Personal Reference: Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 Personal bank account: Commercial: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Savings: \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Name of bank: \_\_\_\_\_ Address: \_\_\_\_\_

Real Estate location & description: Title in the name of: \_\_\_\_\_  
 Purchase price: \_\_\_\_\_ Balance of Mortgage: \$ \_\_\_\_\_ Monthly payments \$ \_\_\_\_\_  
 How long have you known the applicant? \_\_\_\_\_ Are you the spouse of the applicant: \_\_\_\_\_ Yes \_\_\_\_\_ No \_\_\_\_\_  
 Are you a co-maker on other loans? \_\_\_\_\_ Yes \_\_\_\_\_ No Amount: \$ \_\_\_\_\_  
 Total outstanding debts (except mortgage) \$ \_\_\_\_\_ Monthly payments on debts: \$ \_\_\_\_\_  
 Date of birth: \_\_\_\_\_

I certify the above information is true and correct: \_\_\_\_\_  
 (Signature of Co-Maker) Social Security Number

Information below, including appropriate signature(s) is to be filled in by either the credit committee, credit manager, or loan officer depending upon who accepted upon this application.  
 On \_\_\_\_\_ (I) (We) approve a loan in the amount and on the conditions requested by the above applicant except as follows (list any changes in amount, terms, or conditions): \_\_\_\_\_  
 Approved by Credit Committee: \_\_\_\_\_

If applicant is rejected, reason for rejection: \_\_\_\_\_

## CUSTOMER IDENTIFICATION FORM (USA Patriot Act Section 326)

**Borrower's Name:** \_\_\_\_\_ **Lender:** St Jude Credit Union

**Residential Street Address:** \_\_\_\_\_

### Important information about procedures for opening a new account or requesting a loan

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or requests a loan.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Your information will be protected by our Privacy Policy and federal law.

For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or Any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**At least two forms of identification must be presented and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, any combination of Primary and Secondary Ids may be used. Complete a separate form for each Borrower.**

#### Primary Forms of Identification – must display Borrower's name

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

#### Secondary Forms of Identification – must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Government			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<input type="checkbox"/> Fed <input type="checkbox"/> State			
<input type="checkbox"/> Property Tax Bill				
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

**Borrower's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

**Loan Agent Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Loan Agent Name-printed:** \_\_\_\_\_