



EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION

9901 S Kedzie Ave

Evergreen Park, IL 60805

(708) 229-0322 Fax (708) 229-1841

Email: myepsfcu@gmail.com webpage: www.epsfcu.org

Please fill out the Loan Application ***completely (both pages)*** and return the following:

- ✓ Loan Application
- ✓ Proof of Income: copy of two (2) current check stubs, W2 or tax return
- ✓ Proof of Income for co-signer's and/or spouse's income if they are co-signing or you are including their income to pay monthly expenses.

PLEASE NOTE: We will request a co-signer if there are any credit issues on your Credit Report such as, but not limited to, items in collection, late pays, civil judgments, bankruptcies or high debt ratio.

New Vehicle Purchase: Send a copy of the Sales Contract from the dealer along with your Loan Application.

Refinancing a Vehicle: Send the make, model (including "trim" level), the year and VIN Number of the vehicle. Also, send the name, phone number and account number of the current lender so we can verify the payoff. There will be a \$95.00 fee to have Evergreen Park Schools Federal Credit Union added as a lien holder to the title.

Private Party Vehicle Purchase: Send the make, model (including "trim" level), the year and VIN Number of the vehicle so that value of the vehicle can be determined. Also, please list the name of the Seller who the check will payable to.

If you would like pre-approval for a loan, estimate the amount that you expect to spend in the "Amount Requested" box.

If you have any questions, please give us a call.

Office Hours: Monday – Friday 8:00 a.m. - 4:00 p.m.

The office is closed on legal school holidays and any day School District 231 business offices are closed, including emergency days.



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LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

TYPE OF LOAN REQUESTED			FOR CREDIT UNION USE		
IMPORTANT: Check (a) the appropriate boxes below and complete the applicable sections. SECURED INDIVIDUAL CREDIT – relying solely on my income or assets UNSECURED INDIVIDUAL CREDIT – relying on my income or assets as well as income or assets from other sources JOINT CREDIT – we intend to apply for joint credit			ACCOUNT NO.	LOAN NO.	
			APPROVED <input type="checkbox"/>	DECLINED <input type="checkbox"/>	
			DATE	Authorized signature	
AMOUNT REQUESTED \$	REPAYMENT OPTION	PROCEEDS OF LOAN TO BE USED FOR:	Vehicle loan		
	ACH 5 TH OF MONTH 20 TH OF MONTH	Debt Consolidation	New	Used	
	PAYROLL BI-WEEKLY AERO D124	Education	Refinance	Private Party	Trade in
	SEMI-MONTHLY D231	Medical	Make, Model, Year		
FOR HOW LONG	OTHER	Home Repairs	VIN #:		
		Vacation			
		Payoff other credit union loans			
		Other			

SECTION A-INDIVIDUAL APPLICANT INFORMATION

NAME (Last)		First		Middle	
BIRTHDATE	PHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	EMAIL	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)			COUNTY	Do you own or rent	HOW LONG
Complete if less than 3 years at present address PREVIOUS ADDRESS (Street, City, State & Zip)			COUNTY	Do you own or rent	HOW LONG
EMPLOYER (company name and address)		EMPLOYER DIVISION/BRANCH			HOW LONG
BUSINESS PHONE	EXT.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
Complete if less than 2 years at current job PREVIOUS EMPLOYER (company name and address)					HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP		HOW LONG
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit request is paid off?			Have you previously received credit from us?		
No Yes (Explain)			No Yes – When?		

SECTION B-JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last)		First		Middle	
BIRTHDATE	PHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	EMAIL	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)			COUNTY	Do you own or rent	HOW LONG
EMPLOYER (company name and address)		EMPLOYER DIVISION/BRANCH			HOW LONG
BUSINESS PHONE	EXT.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
Complete if less than 2 years at current job PREVIOUS EMPLOYER (company name and address)					HOW LONG
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit request is paid off?			Have you previously received credit from us?		
No Yes (Explain)			No Yes – When?		

SECTION C-MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT	Married	Separated	Unmarried (including single, divorced, and widowed)
OTHER PARTY	Married	Separated	Unmarried (including single, divorced, and widowed)

SECTION D – ASSET INFORMATION

Check box for applicant or other.

ASSETS OWNED (use separate sheet if necessary)	APPLICANT		NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
		OTHER			
DESCRIPTION OF ASSETS					
SHARE DRAFT OR ACCOUNT NUMBER(S) (where)					
SHARE OR SAVINGS ACCOUNT NUMBER(S) (where)					
REAL ESTATE (location, date acquired)					
AUTOMOBILES (make, model, year)					
OTHER (list)					
TOTAL ASSETS					

OUTSTANDING DEBTS

(include mortgages, rent, auto loans, charge accounts, installment contracts, and other obligations)

CREDITOR (use separate sheet if necessary)	APPLICANT		ACCOUNT NUMBER	NAME IN WHICH THE LOAN WAS MADE	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
		OTHER					
LANDLORD OR MORTGAGE HOLDER CURRENT % RATE:			Rent Mortgage		Omit if rent	Omit if rent	
SECOND MORTGAGE/HOME EQUITY CURRENT % RATE:							
AUTOMOBILE LENDER (describe) Vehicle							
CREDIT CARDS							
TOTAL DEBTS							

COMPLETE THE FOLLOWING INFORMATION ABOUT BOTH THE APPLICANT AND JOINT APPLICANT OR OTHER PERSON (IF APPLICABLE):

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes
If yes, to (name & address) Amt. per month \$

Are you co-maker, endorser, or guarantor on any loan or contract? No Yes
If yes, for whom? to whom?

Are there any unsatisfied judgements against you? No Yes
If yes, to whom owed? Amount \$

Have you been declared bankrupt in the last 10 years? No Yes
If yes, where?

Signatures – I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's signature Date

Other Signature (where applicable) Date