



EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION

9901 S KEDZIE AVENUE
EVERGREEN PARK, IL 60805
(708)229-0322 FAX (708)229-1841
epsfcu@hotmail.com

Please fill out the application **completely (both pages)** and return the loan application with **proof of income** (copy of a current check stub, W2 or tax return). Include proof of co-signer's and/or spouse's income if they are co-signing or you are including their income to pay monthly expenses. 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 or bankruptcies, high debt ratio.

- *New Vehicle Purchase.* Send a copy of the sales contract from the dealer with your application.
- *Refinancing a Vehicle.* Send the make, model (including the "trim" level), and 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 add as lien holder to the title.
- *Private Party Vehicle Purchase.* Send the make, model (including the "trim" level), and year and "VIN" number of the vehicle so the value of the vehicle can be determined. Name of the seller who check will be made out to.

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

If you have any questions please give us a call.

CREDIT 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 CREDIT REQUESTED

IMPORTANT: Check(v) 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.

FOR CREDITOR USE

DATE _____ CLASS NO. _____
 ACCOUNT NO. _____
 APPROVED BY _____
 DECLINED BY _____

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR:
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SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) _____

BIRTHDATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	CELL PHONE #	AGES OF DEPENDENTS
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ADDRESS (Street, City, State & Zip) _____ COUNTY _____ Do you own Or rent? HOW LONG _____

PREVIOUS ADDRESS (Street, City, State & Zip)(Complete if less than 3 years at present address) _____ COUNTY _____ Did you own Or rent? HOW LONG _____

EMPLOYER (company Name & Address) _____ EMPLOYER DIVISION/BRANCH _____ HOW LONG _____

BUSINESS PHONE Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$
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PREVIOUS EMPLOYER (Company Name & Address) _____ HOW LONG _____

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____ RELATIONSHIP _____ TELEPHONE NO. (Include Area Code) _____

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: Court Order Written Agreement 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?
 No Yes (Explain) _____

Have you previously received credit from us?
 No Yes - When? _____

SECTION B - JOINT APPLICATION 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 / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	CELL PHONE #	AGES OF DEPENDENTS
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RELATIONSHIP TO APPLICANT (if Any) _____ PRESENT ADDRESS (Street, City, State & Zip) _____ HOW LONG _____

EMPLOYER (company Name & Address) _____ EMPLOYER DIVISION/BRANCH _____ HOW LONG _____

BUSINESS PHONE Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$
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PREVIOUS EMPLOYER (Company Name & 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: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME _____ AMOUNT PER MONTH \$ _____

Is income listed in this Section likely to be reduced before the credit request is paid off?
 No Yes (Explain) _____

Has Joint Applicant or Other Party ever received credit from us?
 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	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

