



Loan Application Checklist

**WE WILL NOT BEGIN PROCESSING YOUR LOAN UNTIL
WE HAVE ALL OF THE NECESSARY DOCUMENTS**

For ALL Types of Loans: ALL sections must be COMPLETELY filled in!
PAY CLOSE ATTENTION TO THE FOLLOWING:

- ☐ Amount Requested
- ☐ Desired Length of the Loan
- ☐ Repayment Option (Check boxes that apply)
- ☐ Check appropriate box for Proceeds of the Loan
- ☐ Be sure to include a **PERSONAL** email address
- ☐ Details of Employment
- ☐ List Name and **Full Address** of Nearest Relative Not Living With You
- ☐ Rent/Mortgage Payments: Enter on Page 2 of Loan Application Form
- ☐ SIGNATURE of all parties on the loan
- ☐ Proof of Income (Two current pay stubs, W2 or Current Year Tax Returns)
- ☐ Proof of Income is also required for Co-Signer

New or Used Vehicle Purchased from a Dealer

- ☐ Copy of the Bill of Sale from the Dealer
- ☐ Fax Bill of Sale to the Credit Union at (708) 229-1841

Used Vehicle Loan: Purchased from a Private Party

- ☐ List the Make, Model, Trim Level and VIN Number
- ☐ Include the name of the Seller who the check will be payable to
- ☐ Copy of the Bill of Sale
- ☐ List the **MILEAGE** on the vehicle
- ☐ Copy of the Title

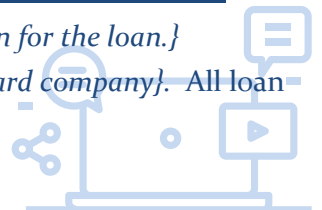
Refinancing Your Vehicle Loan

- ☐ List the Make, Model, Trim Level and VIN Number
- ☐ Include the Name, Phone Number and Account Number of your CURRENT lender so that we can verify the payoff amount
- ☐ List the **MILEAGE** on the vehicle

Unsecured Signature Loan { For example: Debt Consolation, Home Repairs, etc. }

- ☐ Check the box for the **SPECIFIC REASON** for the loan {if "Other", fill in the reason for the loan.}
- ☐ For **Debt Consolidation Loans** - List the name(s) of the Creditor(s) {i.e. credit card company}. All loan checks will be payable to the Creditor(s).

QUESTIONS? Call us at (708) 229-0322





EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION
9901 S KEDZIE AVENUE, EVERGREEN PARK, IL 60805
PHONE: 708-229-0322 FAX: 708-229-1841 EMAIL: myepsfcu@gmail.com
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
JOINT CREDIT – we intend to apply for joint credit

ACCOUNT NO. LOAN NO.
APPROVED ☐ DECLINED ☐
DATE
Authorized signature

AMOUNT REQUESTED \$	REPAYMENT OPTION <input type="checkbox"/> ACH <input type="checkbox"/> 5 TH OF MONTH <input type="checkbox"/> 20 TH OF MONTH <input type="checkbox"/> PAYROLL <input type="checkbox"/> BI-WEEKLY <input type="checkbox"/> AERO <input type="checkbox"/> D124 <input type="checkbox"/> SEMI-MONTHLY D231 <input type="checkbox"/> OTHER	PROCEEDS OF LOAN TO BE USED FOR: <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Education <input type="checkbox"/> Medical <input type="checkbox"/> Home Repairs <input type="checkbox"/> Vacation <input type="checkbox"/> Other	Vehicle loan <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Refinance <input type="checkbox"/> Private Party <input type="checkbox"/> Trade in Make, Model, Year VIN #:
---------------------	--	---	--

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? No Yes (Explain)			Have you previously received credit from us? No Yes – When?		

JOINT APPLICANT 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? No Yes (Explain)			Have you previously received credit from us? No Yes – When?		

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)

ASSET INFORMATION							
Check box for applicant or other.							
ASSETS OWNED (use separate sheet if necessary)		APPLICANT					
		OTHER					
DESCRIPTION OF ASSETS			NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE		
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? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, to (name & address) Amt. per month \$							
Are you co-maker, endorser, or guarantor on any loan or contract? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, for whom? to whom?							
Are there any unsatisfied judgements against you? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, to whom owed? Amount \$							
Have you been declared bankrupt in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> 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		