



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 Consolidation, 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

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

FOR CREDIT UNION USE

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: 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? | | |
| 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 OTHER PARTY | Married Married | Separated Separated | Unmarried (including single, divorced, and widowed) Unmarried (including single, divorced, and widowed) | | |

ASSET INFORMATION
Check box for applicant or other.

| ASSETS OWNED (use separate sheet if necessary) | APPLICANT | | SUBJECT TO DEBT? | VALUE |
|--|-----------|--------------------------------------|------------------|-------|
| | OTHER | NAME IN WHICH THE ACCOUNT IS CARRIED | | |
| 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 |