



# 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 (Choose only **ONE** option by checking the appropriate box)
- Check box for Unsecured OR Vehicle Loan under Proceeds of the Loan and ADD DESCRIPTION
- Be sure to include a **PERSONAL** email address
- Details of Employment - Fill out all sections of Employment Details
- List Name and **PHONE NUMBER** and **Area Code** of Nearest Relative Not Living with You
- Enter ASSETS/DEBTS including Bank Name & Balances and Rent/Mortgage Payments
- SIGNATURE(S)** of all parties on the loan
- Proof of Income (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 - Needed BEFORE we can process the loan
- List any EXTRA options on the vehicle (Used Vehicle: **List the Mileage**)
- 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 & any extra options on the vehicle (i.e. sunroof)
- 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

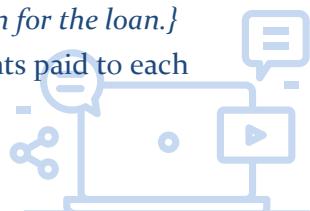
## Refinancing Your Vehicle Loan

- List the Make, Model, Trim Level and VIN Number & any extra options on the vehicle (i.e. sunroof)
- 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) AND amounts paid to each *{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 the appropriate boxes below and complete the applicable sections.

- SECURED - VEHICLE       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 - choose ONLY one:  
1) ACH      Monthly      Semi-Monthly

PROCEEDS OF UNSECURED LOAN TO  
BE USED FOR:

- Debt Consolidation  
 Other - DESCRIBE: \_\_\_\_\_

### VEHICLE LOAN:

- New       Used  
 Refinance       Private Party

FOR HOW LONG

2) PAYROLL      D124      D231      AERO  
or  
3) OTHER -  
(Describe) \_\_\_\_\_

Make, Model, Year

VIN #:

### APPLICANT INFORMATION

NAME (Last)

First

Middle

BIRTHDATE

PHONE NO.

DRIVER'S LICENSE NO.

SOCIAL SECURITY NO.

EMAIL - PERSONAL

AGES OF  
DEPENDENTS

ADDRESS (Street, City, State & Zip)

COUNTY

Do you  
or  
own  
rent

HOW LONG

Complete if less than 3 years at present address

PREVIOUS ADDRESS (Street, City, State & Zip)

COUNTY

Do you  
or  
own  
rent

HOW LONG

EMPLOYER (company name)

EMPLOYER ADDRESS

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 OF NEAREST RELATIVE NOT LIVING WITH YOU

PHONE

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:  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?

Have you previously received credit from us?

No      Yes (Explain)

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

Relationship to Applicant

BIRTHDATE

PHONE NO.

DRIVER'S LICENSE NO.

SOCIAL SECURITY NO.

EMAIL - PERSONAL

AGES OF DEPENDENTS

ADDRESS (Street, City, State & Zip)

COUNTY

Do you  
or  
own  
rent

HOW LONG

EMPLOYER (company name)

EMPLOYER ADDRESS

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?

Have you previously received credit from us?

No      Yes (Explain)

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.

<b>ASSETS OWNED (use separate sheet if necessary)</b>		<b>APPLICANT</b>					
				<b>OTHER</b>			
<b>DESCRIPTION OF ASSETS</b>			<b>NAME IN WHICH THE ACCOUNT IS CARRIED</b>	<b>SUBJECT TO DEBT?</b>		<b>VALUE</b>	
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)							
<b>TOTAL ASSETS</b>							
<b>OUTSTANDING DEBTS</b> (include mortgages, rent, auto loans, charge accounts, installment contracts, and other obligations)							
<b>CREDITOR</b> (use separate sheet if necessary)	<b>APPLICANT</b>	<b>ACCOUNT NUMBER</b>	<b>NAME IN WHICH THE LOAN WAS MADE</b>	<b>ORIGINAL AMOUNT</b>	<b>PRESENT BALANCE</b>	<b>MONTHLY PAYMENTS</b>	
						<b>OTHER</b>	
LANDLORD OR MORTGAGE HOLDER		Rent/Mortgage		Omit if rent	Omit if rent		
CURRENT % RATE:							
SECOND MORTGAGE/HOME EQUITY							
CURRENT % RATE:							
AUTOMOBILE LENDER (describe)							
Vehicle							
CREDIT CARDS							
<b>TOTAL DEBTS</b>							
<b>COMPLETE THE FOLLOWING INFORMATION ABOUT BOTH THE APPLICANT AND JOINT APPLICANT OR OTHER PERSON (IF APPLICABLE):</b>							
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?							
<b>Signatures</b> – 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			