



LOAN APPLICATIONS

NEED A LOAN FAST?

Help us by filling out the Loan Application **COMPLETELY!**

Follow the LOAN CHECKLIST

Don't forget to include your proof of income
(2 Pay-stubs, Social Security statement, etc.)
*Repayment Option ACH or Payroll - **NOT BOTH!**
*Page Two - Assets & Debts Sections need to filled in
completely including your Rent/Mortgage.

**We cannot start processing your loan
without everything completely filled in.**

Find the Loan Application and Checklist on the
Home Page of our website.



For New/Used Vehicle Loans from a Dealer

*Send a Bill of Sale - Not needed for a Preapproval
*Provide Year, Make Model & Mile Number
*List the Message

For Preapproval Vehicle Loans

*Provide the approximate year of the vehicle you are
considering.
*Tell the amount you are planning to spend
*Include the length of the loan

For Refinancing a Loan

*List the Year, Make, Model & Year Level
*Include any notes on the vehicle (i.e. Sunroof, etc.)
*Send the **Payoff Letter** from your current lender
*Letter includes lender's name, phone number, account
number and address where to send the payoff check.
*List the Message

For Unsecured (Signature) Loans - Home Repairs, Debt, etc.

*Enter the Reason for the Loan

ARE YOU CHECKING YOUR CREDIT SCORE?

Did you know that you may request your free
credit **REPORT** from the 3 credit bureaus without
hurting your credit score?

Online: AnnualCreditReport.com

Phone: 1-877-328-6226

(We will receive a credit report but
it will not list your credit score.)

To receive your credit **SCORE**, you will need to
create an account at each of the 3 credit bureaus.

Transunion.com
Experian.com
Equifax.com



Why is it important to check?

Protect Yourself Before It Gets Out of Hand, Review Your
Inquiries, Ensure Proper Reporting & Correct Errors!

CHANGING YOUR ACH DEBIT ON YOUR LOAN!

Any changes on your loan payment that is paid through
ACH Debit (your personal bank account) we require at
least five (5) **BUSINESS DAYS** to make any changes.

CHECK OUT OUR WEBSITE



Information is a few clicks away.

- Loan Interest Rates
- Downloadable Forms
- Latest Credit Union News
- Hours and Holiday Closures
- Helpful articles and much more.

Answers are right at your fingertips any time, day or
night... even on a Sunday at 2:00 a.m. and you're thinking
of buying a new car and are looking for loan rates. Visit
our website www.epfcu.org to view the latest
information regarding the credit union.

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