



EVERGREEN PARK SCHOOLS Federal Credit Union

9901 S Kedzie Ave. * Evergreen Park, IL 60805 * (708) 229-0322 * www.epsfcu.org * Sept. 2026

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 be 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.*

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For New/Used Vehicle Loans from a Dealer

- *Send a **Bill of Sale** – Not Needed for a Preapproval
- *Provide Year, Make Model & Vin Number
- *List the Mileage

For Preapproval Vehicle Loans

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

For Refinancing a Loan

- *List the Year, Make, Model & Trim Level
- *Include any extras 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 Mileage

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: 1-877-322-8228

{You 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?

Detect Fraud Before It Gets Out of Hand, Review Hard 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 loans rates. Visit our website www.epsfcu.org to view the latest information regarding the credit union.

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