

# Charleston Federal Credit Union

## APPLICATION FOR LOAN

(Unsecured/Secured Closed End)

Information Regarding:  Applicant  Additional Party

Today's Date: \_\_\_\_\_

### PERSONAL INFORMATION

Full Name (Last, First, Middle): \_\_\_\_\_ Account #: \_\_\_\_\_  
Street Address: \_\_\_\_\_ Years in Residence\*: \_\_\_\_\_ Social Sec. #: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_ Driver's License: \_\_\_\_\_ Birth Date: \_\_\_\_\_  
Dependent(s): \_\_\_\_\_ Age(s): \_\_\_\_\_ Home Phone: \_\_\_\_\_  
Nearest Living Relative's Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Relative's Phone: \_\_\_\_\_  
Relative's Address: \_\_\_\_\_  
Marital Status: Complete if this loan is for (A) Joint or Secured Credit or (B) You reside in or rely on property located in a Community Property State. (AZ, CA, ID, LA, NM, NV, TX, WA)  Unmarried  Married  Separated  
Salary: \$0.00 per Year (  Gross  Net) Other Income: \_\_\_\_\_  
Sources of Other Income:\*\* \_\_\_\_\_  
*(\*\* 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 loan.)*  
Is any income listed likely to be reduced before this loan is paid off?  Yes  No  
If your income will be reduced, please explain why: \_\_\_\_\_

*\*If you have lived in present residence less than 2 years, please complete the following for your previous residence.*

Street Address: \_\_\_\_\_ Years in Residence: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_

### EMPLOYER INFORMATION

Employer: \_\_\_\_\_ Years Employed\*\*: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
Position/Title: \_\_\_\_\_ Supervisor's Name: \_\_\_\_\_  
Employer's Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

*\*\*If you have less than 3 years with your present employer, please complete the following for your previous employer.*

Street Address: \_\_\_\_\_ Years in Residence: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_

### LOAN INFORMATION

I/We hereby apply for a loan as follows:  
*(\*\*\*to be completed by applicant)*

Type of Loan:  Individual Credit

Amount of money requested\*\*\* \_\_\_\_\_  
Old loan balance (if any) \_\_\_\_\_  
Accrued finance charge (interest due) \_\_\_\_\_  
Other charges \_\_\_\_\_  
Total new loan \_\_\_\_\_  
To be repaid in \_\_\_\_\_ payments of: \_\_\_\_\_  
To begin on: \_\_\_\_\_

Joint Credit (Co-Applicant Equally Liable for Debt)

Secured Credit (Collateral)

Purpose of Loan: \_\_\_\_\_

Individual/Joint  
Credit

Provide the Endorser, Guarantor, or Surety (Co-Signer)  
or Co-Applicant's Name:\*\*\* \_\_\_\_\_

Relationship to Applicant, if any: \_\_\_\_\_

*\*\*\* A separate loan application must be completed by the Co-Signer or Co-Applicant.*

Secured Credit

Shares in Account #(s): \_\_\_\_\_

Amount: \_\_\_\_\_

New/Used Auto – Make/Year: \_\_\_\_\_

Value: \_\_\_\_\_

Other: \_\_\_\_\_

Owner(s)' Name(s): \_\_\_\_\_

### BANKING INFORMATION

Share Draft or Checking Account #: \_\_\_\_\_ Where: \_\_\_\_\_

Share or Savings Account #: \_\_\_\_\_ Where: \_\_\_\_\_

**OUTSTANDING DEBTS (List everything and attach another sheet if necessary.)**

Creditor, (address and account #)		Date Loan	Orig. Debt	Present Balance	Monthly Payment	Past Due Yes/No
Mortgage or Rent						No
Auto Loan						No
Credit Union						No
Credit Card						No
Credit Card						No
Alimony, etc						No
Other						No
Other						No
Other						No
Other						No
<i>TOTALS:</i>					\$0.00	

Are there any other persons obligated on any of the above loans?  Yes  No

If so, which ones and who is the obligated person? \_\_\_\_\_

Are you a co-maker, co-signer or guarantor on any loan?  Yes  No

For whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Have you declared bankruptcy in the last 14 years?  Yes  No

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Signature of Member: \_\_\_\_\_ Date: \_\_\_\_\_

**FOR CHARLESTON FEDERAL CREDIT UNION USE ONLY**

Shares: \_\_\_\_\_ Loan Balance: \_\_\_\_\_ Loan Exp.: \_\_\_\_\_ Debt/Income Ratio: \_\_\_\_\_ After Loan: \_\_\_\_\_

Loan Officer:  I approve the loan as submitted.  Loan referred to EC. Reason: \_\_\_\_\_

LO 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

LO 2 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Loan Officers:  We approve the loan as submitted.  We reject the loan as submitted.  
 The following counter offer will be made to the applicant and if accepted, we approve the loan.

Description of counter offer: \_\_\_\_\_

Specific reason(s) for rejection: \_\_\_\_\_

Outside information considered:  Yes  No Describe: \_\_\_\_\_

EC 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

EC 2 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

EC 3 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

ECOA Notice and Reason for Rejection sent or delivered on: \_\_\_\_\_ Signature: \_\_\_\_\_