

NORMAL CITY EMPLOYEES FEDERAL CREDIT UNION ** LOAN APPLICATION **

Date: _____

LOAN INFORMATION: (Complete ALL shaded areas)

<input type="checkbox"/> New Loan (Loan # _____)	<input type="checkbox"/> Re-financing (Loan # _____)	<input type="checkbox"/> Add-on (Loan # _____) (plus L0)
\$\$ requested: _____	\$\$ re-financing: _____	\$\$ adding on: _____ ()
# of months: _____	# of months: _____	# of months: _____
Mo. Payment: _____	Mo. Payment _____	Mo. Payment: _____
Interest rate: _____	Interest rate: _____	Interest rate: _____
Collateral offered: Signature _____ or Titled property (describe): _____	Collateral offered: Signature _____ or Titled property (describe): _____	Collateral offered: Signature _____ or Titled property (describe): _____
Purpose of loan: _____	Purpose of loan: _____	Purpose of loan: _____

Loan Date _____ 1st Payment Date _____ Check # _____ New Loan # _____ New Add-On Total \$ _____

APPLICANT INFORMATION: (Complete ALL shaded areas)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Primary Phone _____ 2nd Phone: _____

DOB: _____ SSN: _____

DLN: _____ State: _____

Town of Normal Dept. or Employer: _____

Position: _____ Date Hired: _____ ID# _____

E-mail address: _____

In the last seven years, have you filed for bankruptcy?
Yes _____ No _____

Do you currently have any judgments, garnishments or legal proceedings against you?
Yes _____ No _____

If this loan is collateralized, have you attached the Bill of Sale? Yes _____ No _____

Have you attached a copy of a recent paycheck stub?
Yes _____ No _____

Other Monthly NET Income? \$ _____

Check stub attached Yes _____ No _____

(Explain other income) _____

(Income from child or spousal support payments need not be revealed if you do not choose to have it considered as basis for repaying this loan obligation.)

TO BE COMPLETED BY CREDIT UNION ONLY

TOTAL MONTHLY NET INCOME: \$ _____

Below information as of: _____ CU Account #: _____

Deduction per pay _____ Share Balance: _____

Loan # _____ balance _____	Loan # _____ balance _____	Loan # _____ balance _____
interest rate _____	interest rate _____	interest rate _____
monthly payment _____	monthly payment _____	monthly payment _____
Loan # _____ balance _____	Loan # _____ balance _____	Loan # _____ balance _____
interest rate _____	interest rate _____	interest rate _____
monthly payment _____	monthly payment _____	monthly payment _____

(Complete ALL shaded areas)

Name of nearest relative or parent (NOT LIVING WITH YOU): _____

Address: _____

City: _____ State: _____ Zip: _____ Phone #: _____

Relationship: _____ Cell Phone #: _____

Co-Maker Information (If Applicable): (Complete ALL shaded areas)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Primary Phone _____ 2nd Phone: _____

DOB: _____ SSN: _____

DLN: _____ State: _____

Town of Normal Dept. or Employer: _____

Position: _____ Hire Date: _____ Town ID # _____

In the last seven years, have you filed for bankruptcy?

Yes _____ No _____

Do you currently have any judgments, garnishments of legal proceedings against you?

Yes _____ No _____

Have you attached a copy of a recent paycheck stub(s) for main & 2nd jobs? Yes _____ No _____

Monthly NET Income: \$ _____

Other Monthly NET Income?(2nd job): \$ _____

(Explain other income) _____

(Income from child or spousal support payments need not be revealed if you do not choose to have it considered as basis for repaying this loan obligation.)

CREDITOR INFORMATION: (Complete ALL shaded areas)

I am indebted to the following creditors. (List all debts including mortgage/rent payments, loans, credit cards, medical bills. Include an extra sheet if necessary.)

Creditor	Amount Owed	Monthly Payment
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

NCEFCU - Secured loan(s) _____

NCEFCU - Unsecured loan(s) _____

TOTAL MONTHLY PAYMENTS: _____

(Complete ALL shaded areas)

I do, hereby, attest that the information submitted with this application is true and correct to the best of my knowledge. I understand that this application will be retained by NCEFCU whether it is approved or not.

As of January 22, 2013, I AUTHORIZE NCEFCU AND CREDIT INFORMATION SYSTEMS, DBA KCB INFORMATION SERVICES, 225 SOUTH MAIN STREET, COUNCIL BLUFFS, IA 51503, PHONE # 1-800-782-9094, to run a credit report to verify information indicated on loan application is complete and accurate.

I understand and agree that all loan payments are due on or before the last “business” day of each month. I also understand that a 10 “calendar” day grace period will be granted before a \$10.00 late fee is charged.

I understand that failure to meet my financial loan obligation(s) to the credit union will result in repossession of collateral pledged, and/or legal action to include a judgment(s) and wage garnishment.

Applicant’s Signature

Date

Co-Maker Signature (if applicable)

Date

TO BE COMPLETED BY CREDIT UNION COMMITTEE:

We approve this loan application in the amount and on the conditions requested by the above applicant. (Requires three signatures minimum)

Comments: _____

Date Approved: _____

DO NOT DETACH - - FOR CREDIT COMMITTEE USE ONLY

	<u>CURRENT</u>	<u>WITH NEW LOAN</u>
TOTAL MONTHLY DEBTS:	_____	_____
MONTHLY INCOME:		
Applicant	_____	_____
Applicant (2nd job)	_____	_____
Co-Maker	_____	_____
Co-Maker (2nd job)	_____	_____
TOTAL MONTHLY INCOME:	_____	_____
TOTAL MONTHLY DEBTS DIVIDED BY TOTAL MONTHLY INCOME EQUALS =		
DEBT RATIO	_____ %	_____ %

NOTES:

(Reminder checklist of things to be completed or attached)

- _____ Recent paycheck stub
- _____ Recent paycheck stub of co-signer
- _____ Bill of Sale from dealer or private person
- _____ Written verification of insurance coverage _____
- _____ Applicant's signature (page 3)
- _____ Monthly debts totaled and indicated above
- _____ Monthly net income figured and indicated above
- _____ Debt ratio indicated above
- _____ Minimum of 3 Credit Committee members' signatures (page 3)