

Share Balance: _____
 Loan Balance: _____
 Loan Status: _____

Valley Wide of PA FCU
Fax (724) 226-2127

Account # _____
 Note # _____

LOAN APPLICATION **Date:** ____/____/____

→

Name of Applicant (*print name*) Street (*Physical Address, No PO Boxes*) City State Zip
 DOB: ____/____/____ Phone#[h] (____) - ____ - ____
 SS# ____ - ____ - ____ Phone#[c] (____) - ____ - ____

I hereby apply for a loan of \$_____ for a period of _____ to be repaid in _____

Installments of \$_____ each including interest OR plus interest

<input type="checkbox"/>	weekly
<input type="checkbox"/>	bi-weekly
<input type="checkbox"/>	Semi-monthly
<input type="checkbox"/>	monthly

I prefer the first payment to fall due on the 1st or 15th of each month. I desire this loan for the following purpose. (*explain fully*): _____

Check if you wish to purchase CREDIT LIFE Insurance and/or CREDIT DISABILITY Insurance

Collateral Offered: None Shares Auto/Make/Year _____ Vin# _____
 Other (*describe*): _____

Collateral Owner(s): _____

Are you relying on income from another person to repay this loan? Yes No If yes, enter: _____

Name (*print*) Street (*Physical Address, No PO Boxes*) City State Zip

I am indebted to the following creditors: (List all debts, such as doctor bills, real estate, automobiles, repairs, furniture, installments, loans, etc. Attach additional sheet if necessary):
 Indicate with an "X" those obligations you will pay with the proceeds of the loan.

To Whom Owed (Name/Address)	Original Amount	Monthly Payment	Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

I hereby affirm and represent that my total indebtedness & liabilities on this date are listed above and do not exceed \$_____.

Number of dependents (*exclude self*): _____.

Are you liable for alimony, child support, or separate maintenance payments: Yes No
 If yes, \$ _____/Monthly.

You need not disclose the following sources of income; but if you want the credit union to consider such income in connection with this loan application, please complete the following:

Alimony: \$ _____ Child Support: \$ _____
 Separate Maintenance Payments: \$ _____

Person Liable: _____

Address: _____

Employer: _____

Address: _____

Date Employed: ____/____/____ Position: _____

Salary: (*Weekly/Monthly*): \$ _____

How long have alimony, child support, or separate maintenance payments been made? _____

Are all payments up to date? Yes No

Complete the following ONLY if you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, or WI):

Married: Separated: Unmarried:

LOAN APPLICATION

Employer: _____

Previous Employer: _____

Address: _____

Length of Service: _____

Office Phone & Ext: _____

Other personal income: (Do NOT include alimony, child support, or separate maintenance payments):

Date Employed: ___/___/___ Clock/Payroll# _____

\$ _____ monthly. Source: _____

Position: _____

\$ _____ monthly. Source: _____

Salary (Weekly or Monthly): _____

\$ _____ monthly. Source: _____

\$ _____ monthly. Source: _____

Auto(s) Owned: Driver License # _____ State: _____

Make: _____ Model: _____ Year: _____

Vin# _____ Ins Carrier: _____ Phone# _____

Make: _____ Model: _____ Year: _____

Vin# _____ Ins Carrier: _____ Phone# _____

Real Estate Owned (at reasonable market value):

Location: _____

Name of Landlord: _____ Monthly Rent \$ _____

List ALL addresses for the past five years.

1. _____
2. _____
3. _____

Parent or nearest relative:

(Name) (Relationship)

(Address)

Have you had any Judgments, Garnishments, or Legal Proceedings against you? Yes No
If "Yes", explain: _____

Have you ever been through a Bankruptcy? Yes No
If "Yes", YEAR: _____

Are you currently in the process of filing for Bankruptcy? Yes No

Are you contemplating filing for Bankruptcy? Yes No

Are you a co-maker/guarantor on any other loans? Yes No

If "Yes", AMOUNT: \$ _____ and FOR WHOM: _____

LOAN APPLICATION

List Credit & Bank References (If renewal, add new references):

(Name)	(Address)
(Name)	(Address)
(Name)	(Address)
(Bank Name)	(Address)
(Bank Name)	(Address)

I hereby certify that all statements made (on any page(s) of this application), are true and complete and submitted for the purpose of obtaining credit. I have no other debts. The credit union is authorized to check my credit and employment history and to answer questions about its experience with me. (If a co-maker is required, also use “Co-Signor’s/Guarantor’s Statement” co-maker Form CM-2 Rev.6-91).

(Signature)	(Date)
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THIS SECTION FOR OFFICE USE ONLY

Name: _____ Account # _____ Date: ____/____/____

Total **Share** Balance: \$ _____ Total **LOAN** Balance: \$ _____

Total Loan \$ _____ If renewal, Amount Wanted \$ _____ Terms: _____

Check Made Payable To: _____ Amount \$ _____

Check Made Payable To: _____ Amount \$ _____

Check Made Payable To: _____ Amount \$ _____

Check Made Payable To: _____ Amount \$ _____

Remarks: _____

THIS SECTION FOR AUTO LOANS ONLY

Sales Price: \$ _____ - Trade: \$ _____ - Cash \$ _____ - Dealer \$ _____ +/- Other: \$ _____ = \$ _____

Information below, including appropriate signature(s) is to be filled in by either the credit committee or loan officer, depending upon who acts upon this application. On This date of ____/____/____ (I) (We) approved a loan in the amount and on the conditions requested by the above applicant, except as follows (list any changes in amount, terms , or conditions): _____

Approved by **CREDIT COMMITTEE** _____ Approved by **CREDIT COMMITTEE** _____ Approved by **CREDIT COMMITTEE** _____ Approved by **LOAN OFFICER** _____
(All committee members shown as present in the minutes of the meeting at which this application was approved should sign above).

If application is rejected - reason for rejection: _____

Has member been sent the Credit Denial Form? Yes No If “Yes”, CU Employee Name: _____

CREDIT AUTHORIZATION FORM

I hereby authorize Valley Wide of PA FCU to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my loan application. I further authorize Valley Wide of PA FCU to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information the lender obtains is only to be used in the processing of my application for a loan.

Check to authorize \$10 dollar credit report fee from member shares:

Check to authorize \$19.99 dollar AutoCheck fee from member shares:

Borrower

Date

Co-Borrower

Date