

LOAN APPLICATION INSTRUCTIONS

PLEASE FILL OUT APPLICATION THOUGHOULY, WE NEED ALL INFORMATION FOR THE APPROVAL PROCESS.

IT'S EASY AS 1,2,3!

- 1. PLEASE INCLUDE YOUR LAST 2 PAYSTUBS WITH YEAR TO DATE INFORMATION.
 IF YOU DON'T HAVE PAYSTUBS WE'LL NEED COPIES OF YOUR TAX RETURNS FOR THE LAST 2 YEARS.
- 2. PLEASE SIGN AND DATE ON THE 2ND PAGE OF APPLICATION.
- 3. MAIL, FAX OR EMAIL THE COMPLETED APPLICATION TO:
 - A. MAIL: 1250 COUNTRY HILLS DRIVE, OGDEN UTAH 84403
 - B. FAX: 801-392-4879, ATTN: LOAN DEPARTMENT
 - C. EMAIL: MALLORY@EICU.ORG OR DELSA@EICU.ORG

AVERAGE TURNAROUND TIME IS 24 HOURS.

WE APPRECIATE YOUR BUSINESS AND LOOK FORWARD TO WORKING WITH YOU!

QUESTIONS?

801-392-4877



EDUCATION FIRST CREDIT UNION

1250 Country Hills Dr. • Ogden, UT 84403 Telephone: (801) 392-4877 • Fax: (801)392-4879

www.e1cu.org



HOW TO **APPLY**

- · Please complete front and back of application
- · Sign on back page
- · Return completed application to credit union
- An incomplete or unsigned application may delay processing

- Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:

 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
- 2. your spouse will use the account, or

 you are relying on your spouse's incomplete the Other section to the e Joint Credit: Each Applicant must indiv Guarantor: Complete the Other section 	extent possible about vidually complete to	out the person on w the appropriate secti	hose payments you are relying. on below. If Co-Borrower is spouse o		
Check below to indicate the type of a				icants may apply for a	a separate account.
☐ LOANLINER® Account/Loan:	Individual 🗌 Jo	oint Amount Requ			
(Including ATM/Debit Card Acces					
Repayment: Payroll Deducti	ion Cash	☐ Military Allotr	ment		
Payment Single Credit Dis		☐ Single Credit Life I ☐ Joint Credit Life In	surance voluntary insurance to you. the terms and conditions m	A separate insurance ele ust be signed for coveraç	ection which discloses ge to become effective.
Applicant			Other: Co-Applicant	Spouse	Guarantor MAIDEN NAME
NAME (Last - First - Initial)	MOTHER'S N	MAIDEN NAME	NAME (Last - First - Initial)	MOTHERS	MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY N	UMBER	ACCOUNT NUMBER	SOCIAL SECURITY	NUMBER
DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPE BY OTHER APPLICAN	NDENTS NOT LISTED NT (Exclude Self)	DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEF BY APPLICANT (Ex	PENDENTS NOT LISTED clude Self)
BIRTH DATE HOME PHONE	BUSINESS P	HONE/ EXT.	BIRTH DATE HOME PHONE	BUSINESS	PHONE/ EXT.
()	()		()	()	
E-MAIL ADDRESS			E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)		OWN RENT	PRESENT ADDRESS (Street - City - State -	- Zip)	OWN RENT
		YEARS AT THIS ADDRESS		******************	YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)		OWN RENT YEARS AT THIS ADDRESS	PREVIOUS ADDRESS (Street - City - State	- Zip)	OWN RENT YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CRED PROPERTY STATE:	DIT OR IF YOU LIVE IN	A COMMUNITY	COMPLETE FOR JOINT CREDIT, SECURE PROPERTY STATE:	ED CREDIT OR IF YOU LIVE I	N A COMMUNITY
	MARRIED (Single - Divord	ced - Widowed)	MARRIED SEPARATED	UNMARRIED (Single - Div	orced - Widowed)
Employment/Income			Employment/Income		
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE ST	TART DATE	HOURS AT WORK	TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME IF	SELF EMPLOYED, TYP	E OF BUSINESS	SUPERVISOR'S NAME	IF SELF EMPLOYED, T	YPE OF BUSINESS
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE		NEED NOT BE REVEALED	NOTICE: ALIMONY, CHILD SUPPORT, OR SE		ME NEED NOT BE REVEALED
IF YOU DO NOT CHOOSE TO HAVE IT CONS	OTHER INCOME		EMPLOYMENT INCOME	OTHER INCOME	
\$PER	\$F	PER	\$PER	\$	PER
NET GROSS	SOURCE	es I lues I lues	NET GROSS	SOURCE	VEADO I IVEO I IVEO
MILITARY: IS DUTY STATION TRANSFER EXPEC WHERE		AR? YES NO DATE	MILITARY: IS DUTY STATION TRANSFER WHERE		YEAR? YES NO NDING/SEPARATION DATE
PREVIOUS EMPLOYER NAME AND ADDRESS IF THAN FIVE YEARS	EMPLOYED LESS	STARTING DATE	PREVIOUS EMPLOYER NAME AND ADDR THAN FIVE YEARS	RESS IF EMPLOYED LESS	STARTING DATE
		ENDING DATE			ENDING DATE

NAME AND ADDRESS	nce	RELATIONSHIP	Other Re	eference						RELATION	SHIP
			NAME AND A								
HOME PHONE				T						HOME PH	ONE
IVING WITH YOU			LIVING WITH	YOU							
What You Owe		ITOR NAME OTHER THAN THIS CREDIT UNION		INTEREST	PRESENT E	BALANCE	MONT	HLY PA	YMENT	OWED BY	
What for owe	(Attach addition	al sheet(s) if necessary)		RATE	The state of the s				Applicant	Other	
RENT FIRST MORTGAGE (Include Tax and Ins.)					\$		\$				
2nd MORTGAGE					\$		\$				
1st AUTO LOAN					\$		\$				
2nd AUTO LOAN					\$		\$				
CHILD-CARE					\$		\$				
CHILD SUPPORT					\$		\$				
CREDIT CARD					\$		\$				
CREDIT CARD					\$		\$				
OTHER					\$		\$				
OTHER					\$		\$				
	R WHICH YOUR CREDIT REFERENCES	AND CREDIT HISTORY CAN E	BE CHECKED:	TOTALS	\$ \$						
					Ψ		Ψ				
						DIEDO	ED AC	COLLAT	EDAI	OWNE	D BY
What You Own	LIST LOCATION OF PROP	ERTY OR FINANCIAL INSTITU	JTION	MARKE	TVALUE			GED AS COLLATERAL R ANOTHER LOAN		Applicant	Other
HOME				\$			YES		NO		
AUTO	×			\$			YES		NO		
SAVINGS				\$			YES		NO		
CHECKING				\$			YES		NO		
OTHER (Describe)				\$			YES		NO		
	on			Ψ			^	DD! IC!		OTHE	В
Other Informati About You	IF YOU ANSWER "YES" TO ANY	QUESTION OTHER THAN #1	, EXPLAIN ON A		SHEET		_	YES N		OTHE YES I	R NO
Other Informati About You	IF YOU ANSWER "YES" TO ANY		, EXPLAIN ON AI		SHEET		_		NT		
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			For C	redit Union Use Only			为在这些是在大约的是是
DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER
	DENIED (Adverse Action Notice Sent)		\$	\$	\$	\$	
LOAN OFFICER SIGNATURES:	COMMENTS:						
X				X			
			DATE				DATE