Procedures for submitting a Loan Application

- <u>All Secured and Unsecured Loan</u> applications must be submitted with photocopies of last two paycheck stubs. An evaluation fee will be assessed. (see rate and fee schedule)
- <u>Mortgage loan</u> applications must be submitted with photocopies of last two paycheck stubs. An evaluation fee will be assessed. (see rate and fee schedule)
- <u>Cosigner/Co-applicant Loan</u> applications must be submitted with photocopies of last two paycheck stubs. An evaluation fee will be assessed. (see rate and fee schedule)
- Share Secured or Certificate of Deposit Loans are not assessed an evaluation fee.
- Resubmitted Loan applications that were denied within the last six (6) months with no significant changes in circumstances will be assessed an evaluation fee. (see rate and fee schedule)

<u>Note:</u> Applicants or Co-Applicants that are self-employed must provide copies of last two (2) years tax returns.

***Members that have maintained a minimum balance of \$1000.00 or more in a depository Share or Share Draft account for a t least six (6) months will not be assessed a loan evaluation fee.

Fees and rates are subject to change without notice.



Application

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Married Applicants: May a	,	•								
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2. your spouse will use the			located in a community pro	perty state (AN, AZ, CA, ID, LA	, INIVI, INV,	17, VVA, VVI),				
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance										
complete the Other section to the extent possible about the person on whose payments you are relying. Joint Credit : Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.										
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(Including ATM/Debit Card	Access to	the Account if	Available)	(See Disclosure Table or Agreement for Terms)						
Amount Requested \$				Credit Limit Requested \$						
Purpose/Collateral:			7	If Authorized User, Name:						
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