

WBRT FEDERAL CREDIT UNION

LOAN APPLICATION

NOTE: ALL MEMBERS

- **MUST PROVIDE PROOF OF INCOME WITH LOAN APPLICATION**
- **MUST HAVE A SHARE SAVINGS BALANCE OF \$155.00**

Must Submit \$20.00 Nonrefundable Loan Application Fee

NAME _____ SOCIAL SECURITY # _____

ADDRESS _____
(Other than P. O. Box) *STREET* _____ *CITY* _____ *STATE* _____ *ZIP* _____

MAILING ADDRESS _____
(If different from physical address) *STREET* _____ *CITY* _____ *STATE* _____ *ZIP* _____

HOME # _____ CELL # _____ WORK # _____

BIRTHDATE _____ DRIVERS LICENSE #: _____ STATE _____ # of Dependents _____ (Exclude self)

I HEREBY APPLY FOR LOAN OF \$ _____

REFINANCED SIGNATURE LOAN ()	6 MONTHS ()	36 MONTHS ()
NEW SIGNATURE LOAN ()	12 MONTHS ()	48 MONTHS ()
AUTO LOAN ()	18 MONTHS ()	60 MONTHS ()
SHARED SECURED LOAN ()	24 MONTHS ()	72 MONTHS ()

PAYMENT DATE _____ (For example 15th of month) PURPOSE OF LOAN _____
(Do not write personal – be specific)

COLLATERAL OFFERED _____

Are you interested in having credit disability insurance? _____yes _____no

If yes, are you actively at work for 25 hours or more per week on the date you sign this application? _____

Are you interested in having credit life insurance? _____yes _____no

EMPLOYER _____ POSITION _____

ADDRESS _____ DATE EMPLOYED _____

(Circle) WEEKLY / MONTHLY SALARY \$ _____

OTHER INCOME: (SUCH AS 2ND JOB, SOCIAL SECURITY OR RETIREMENT)

Only include alimony, child support, or separate maintenance income if you want it considered as a basis for repaying this loan.

\$ _____ SOURCE _____ \$ _____ SOURCE _____

PREVIOUS EMPLOYER _____ LENGTH OF SERVICE _____

PRESENT ADDRESS: _____ Own (Free & Clear) _____ Buying _____ Rent _____ Living W/Others

LANDLORD/MORTGAGEE _____ Monthly Rent/Mortgage \$ _____

OUTSTANDING OBLIGATION: (Such as credit cards, car payment, payday loans)

CREDITOR	ADDRESS	ORIGINAL AMT	MONTHLY PYMT	BALANCE

You are not legally required to disclose the following information.

Are you liable for any alimony, child support, or separate maintenance payments? Yes _____ No _____

OVER

PARENTS OR NEAREST RELATIVE

PARENTS OR NEAREST RELATIVE

NAME (RELATIONSHIP)

NAME (RELATIONSHIP)

ADDRESS

ADDRESS

PHONE NUMBER (HOME, CELL OR WORK)

PHONE NUMBER :(HOME, CELL OR WORK)

Have you any garnishment, judgments or legal proceedings against you? YES NO
IF "Yes" EXPLAIN _____

Have you ever been through bankruptcy? YES NO YEAR _____

Are you a cosigner or co-maker on any loans other than your own? YES NO
Amount \$ _____ If So, For Whom? _____

I hereby certify that all statements made, including those on the reverse side hereof 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 ask questions about its experience with me.

Member Signature _____ Date _____

THIS SECTION FOR OFFICE USE ONLY

ACCOUNT NO: _____

\$ _____ \$ _____ \$ _____ \$ _____ \$ _____
SHARE BAL AUTO LOAN BAL SIGN. LOAN BAL SUM/HOLI LOAN BAL
CURRENT : YES ___ NO ___ YES ___ NO ___ YES ___ NO ___ YES ___ NO ___

_____ \$ _____ AMOUNT CHECK MADE PAYABLE TO: _____ \$ _____ AMOUNT

_____ \$ _____ AMOUNT CHECK MADE PAYABLE TO: _____ \$ _____ AMOUNT

AMOUNT FINANCED \$ _____ TERM _____ MONTHLY PAYMENT \$ _____ APR _____ %

Debt Ratio _____ % Credit Score _____ Date of Last Loan _____

_____ Application approved as submitted

_____ The following counter offer will be given to the applicant and if accepted, loan is approved

_____ Application rejected as submitted
Reason for Rejection _____

Loan Officer Signature _____ Date _____