

# IBERVILLE FEDERAL CREDIT UNION

57920 Fort Street ♦ P.O. Box 66

Plaquemine, LA 70765-0066

Phone: (225) 687-4836 ♦ Fax: (225) 687-5361

## CHRISTMAS LOAN APPLICATION

### PRIMARY MEMBER

(UNSECURED/SECURED CLOSED END)

Full Name: \_\_\_\_\_ Date: \_\_\_\_\_ Account #: \_\_\_\_\_

I hereby apply for a loan as follows:

Amount of money requested.....\$ \_\_\_\_\_

Old loan balance (if any).....\$ \_\_\_\_\_

Collateral \_\_\_\_\_

Purpose of Loan \_\_\_\_\_

Include Credit Disability Insurance (CDI).....  Yes  No

Include Joint Life Insurance.....  Yes  No

Have you consulted a physician within the last 6 months concerning a pre-existing condition?....  Yes  No

Birth Date \_\_\_\_\_ S.S. # \_\_\_\_\_ Drivers Lic.# \_\_\_\_\_

Street Address \_\_\_\_\_ Years there \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

If present residence less than 2 years, complete next 2 lines

Previous Street Address \_\_\_\_\_ Years there \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Present Employer \_\_\_\_\_ Years there \_\_\_\_\_

Title/Position \_\_\_\_\_ Supervisor \_\_\_\_\_

Employer's Address \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Starting Date \_\_\_\_\_

Gross Income:  Monthly \$ \_\_\_\_\_  Semi-Monthly \$ \_\_\_\_\_  Bi-Weekly \$ \_\_\_\_\_  Weekly \$ \_\_\_\_\_

Other Income (SSI, Child Support, 2<sup>nd</sup> job, etc) \$ \_\_\_\_\_ per \_\_\_\_\_ Source \_\_\_\_\_

Spouses Income (if applicable) \$ \_\_\_\_\_ per \_\_\_\_\_

Number of Dependents (Exclude self) \_\_\_\_\_ Age of Dependents \_\_\_\_\_

Nearest relative not living with you \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Is any income likely to be reduced before this loan is paid off?  Yes  No

If yes, explain: \_\_\_\_\_

If employed by present employer less than 3 years, complete next 2 lines

Previous Employer \_\_\_\_\_ Years there \_\_\_\_\_

Previous Employer's Address \_\_\_\_\_

I have the following accounts: (other than Iberville Federal Credit Union)

Checking Account  Yes  No Where \_\_\_\_\_

Savings Account  Yes  No Where \_\_\_\_\_

**OUTSTANDING DEBTS (List Everything)**

Creditor (address and account #)	DATE OF LOAN	ORIG. DEBT	PRESENT BALANCE	MONTHLY PAYMENT	Past Due Yes/No
Rent					
Mortgage					
Auto loan					
Credit Union					
Credit Card					
Credit Card					
Credit Card					
Alimony, Child Support, etc.					
Other					
Other					
Attach additional sheet if necessary					

If you answer 'YES' to any of the following questions please explain on a separate sheet

	YES	NO
Have you any outstanding judgments?		
Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?		
Have you had property foreclosed upon or repossessed in the last 7 years?		
Are you a party in a lawsuit?		
Are you other than a U.S. citizen or permanent resident alien?		

Everything that I have stated in this application is correct to the best of my knowledge. If there are any important changes, I will immediately notify the credit union. I will also notify the credit union in the event of any change in my name, address, or employment within a reasonable time thereafter. I promise that the above information is a complete listing of all of my debts and obligations. I authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal, or extension of the credit received. If requested the credit union will tell the name and address of any credit bureau from which a credit report is received. I understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

Signature of Member \_\_\_\_\_ Date \_\_\_\_\_

**LOAN OFFICER ACTION (For Credit Union Use ONLY)**

- We approve the loan as submitted.  We reject the loan as submitted.  
 The following counter offer will be made to the applicant and if accepted, we approve the loan.

Describe: \_\_\_\_\_

Specific reason(s) for rejection \_\_\_\_\_

Outside information considered  Yes  No

Signed \_\_\_\_\_ Date \_\_\_\_\_

Board of Directors \_\_\_\_\_ Board of Directors \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_  
 Date Signed \_\_\_\_\_

ECOA notice and Reason for Rejection sent or delivered on \_\_\_\_\_ by \_\_\_\_\_