



**IBERVILLE
FEDERAL
credit union**

57920 Fort Street, Plaquemine, LA 70764
Phone: (225) 687 – 4836 Fax: (225) 687 – 5361

Important Loan Documents Required with the Loan Application

CO-MAKER

- 1) **\$10.00 NON-REFUNDABLE** loan application fee at the time you submit your application
- 2) Complete the loan application, front and back, along with the reference sheet
- 3) Check Stubs – Most recent within 30 days; ex. 1-monthly, 3-bi-weekly, 2-semi-monthly, 4-weekly, self-employed – last two consecutive complete tax returns

*****If you have additional questions, do not hesitate to contact the loan department at the number listed above*****

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57920 Fort Street ♦ P.O. Box 66

Plaquemine, LA 70765-0066

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LOAN APPLICATION

Co-Signer (spouse) **Co-Maker** (other than spouse)

(UNSECURED/SECURED CLOSED END)

Full Name: _____ Date: _____

Are you a member of Iberville Federal Credit Union? Yes No

Account #: _____

I am signing as co-signer for the amount of \$ _____

Purpose of Loan _____

Include Joint Credit Life 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 _____

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

Other Income (SSI, Child Support, 2nd job, etc) \$ _____ per _____ Source _____

Spouses Income (if any) \$ _____ 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 _____ 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

ECOA notice and Reason for Rejection sent or delivered on _____ by _____

Iberville Federal Credit Union

Application must be filled out in its entirety before being processed by loan officer.

Co-Maker: _____ Date: _____

ADDITIONAL REFERENCES

Please list two (2) references - relatives who do *not* live with you.
References may be verified.

NAME

RELATIONSHIP

STREET ADDRESS

CITY

STATE

ZIP

HOME PHONE

WORK PHONE

CELL PHONE

NAME

RELATIONSHIP

STREET ADDRESS

CITY

STATE

ZIP

HOME PHONE

WORK PHONE

CELL PHONE