

IBERVILLE FEDERAL CREDIT UNION

57920 Fort Street ♦ P.O. Box 66

Plaquemine, LA 70765-0066

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

VACATION 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 _____

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

Other Income (SSI, Child Support, 2nd 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 _____