

SAN JUAN CREDIT UNION

LOAN APPLICATION INSTRUCTIONS

- A) All loan applicants must be members of San Juan Credit Union.
- B) Your application must be completed in full. Please answer **ALL** questions on both the front and back of the application. Unanswered questions will delay the loan process.
- C) Loans are reviewed daily on a first come first serve basis. - The applications will be reviewed in the order they are received.
- D) Our goal is to have a one hour turn around on loans **when the application is completed in full and all the required documents are present.**
- E) Loan applications are good for 30 days.

Required Documentation

All Loans

- \$15 Loan application Fee (Non Refundable)
- Loan purpose
- The last **2 months of payroll stubs** for each person applying for the loan. **This is required even if you have a direct deposit.**
- All account balances must be positive and all loans must be current
- A completed application

Secured Loans (including vehicle, ATV, trailers, boats and motorcycles)

- A valid vin#
- Mileage (vehicle loans only)
- Make year and model
- Copy of the title
- Pictures of the collateral
- Proof of insurance - **The insurance will need to be full coverage with San Juan Credit Union listed as lien holders. The deductibles will need to be \$500 or less for comprehensive and collision.**

The email address to send documents to is loans@sanjuancu.com

HOW TO APPLY

- 1) Complete both the front and back of the application
- 2) All applicants must sign on the back page
- 3) **An incomplete or unsigned application may delay processing**

DOCUMENTATION REQUIREMENTS

ALL LOANS

- 1) \$15 CREDIT REPORTING FEE
- 2) PAYROLL STUBS FOR 2 MOST RECENT MONTHS

AUTO LOANS / COLLATERALIZED

- 3) VIN# _____ MILEAGE _____
- 4) VEHICLE MAKE / MODEL / YEAR _____
- 5) CURRENT INSURANCE _____
- 6) COPY OF THE VEHICLE TITLE & PICTURES OF VEHICLE

PAYMENT PROTECTION	_____ Single Credit Disability Ins	_____ Single Credit Life Ins	Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective
	_____ Joint Credit Disability Ins	_____ Joint Credit Life Ins	
COLLATERAL PROTECTION	_____ Guaranteed Asset Protection Plus (GAP Plus)		Waives the difference between members' primary insurance settlement and their vehicle loan balance when vehicle is stolen or declared a total loss by their primary insurance.

AMOUNT REQUESTED	\$ _____	LOAN PURPOSE: (REQUIRED)
COLLATERAL	_____ AUTO _____ ATV _____ MOTORCYCLE _____ RV _____ OTHER - PLEASE DESCRIBE _____	
REPAYMENT	_____ CASH _____ AUTOMATIC DEDUCTION FROM DIRECT DEPOSIT	

APPLICANT		_____ CO-APPLICANT / _____ SPOUSE / _____ GUARANTOR	
NAME (First - MI - Last)		NAME (First - MI - Last)	
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
DRIVERS LICENSE NO. OR STATE ID NO.	DATE OF BIRTH / /	DRIVERS LICENSE NO. OR STATE ID NO.	DATE OF BIRTH / /
HOME PHONE	BUSINESS PHONE/EXT	HOME PHONE	BUSINESS PHONE/EXT
E-MAIL ADDRESS		E-MAIL ADDRESS	
PRESENT PHYSICAL ADDRESS (STREET - CITY - STATE - ZIP)		PRESENT PHYSICAL ADDRESS (STREET - CITY - STATE - ZIP)	
YEARS AT PRESENT ADDRESS	OWN _____ RENT _____	AMT OF RENT \$	YEARS AT PRESENT ADDRESS
PRESENT MAILING ADDRESS (IF DIFFERENT FROM PHYSICAL ADDRESS)	PRESENT MAILING ADDRESS (IF DIFFERENT FROM PHYSICAL ADDRESS)		
PREVIOUS ADDRESS (STREET - CITY - STATE - ZIP)		PREVIOUS ADDRESS (STREET - CITY - STATE - ZIP)	
MARRIED _____ SEPARATED _____ UNMARRIED _____		MARRIED _____ SEPARATED _____ UNMARRIED _____	

EMPLOYMENT			EMPLOYMENT		
NAME & ADDRESS OF EMPLOYER			NAME & ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	WEEKLY HOURS WORKED	TITLE/GRADE	START DATE	WEEKLY HOURS WORKED
SUPERVISOR'S NAME	IF SELF EMPLOYED TYPE OF BUSINESS		SUPERVISOR'S NAME	IF SELF EMPLOYED TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED			NOTICE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED		
EMPLOYMENT INCOME	OTHER INCOME		EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____		\$ _____ PER _____	\$ _____ PER _____	
NET GROSS	SOURCE		NET GROSS	SOURCE	
PREVIOUS EMPLOYER IF EMPLOYED LESS THAN 5 YEARS AT CURRENT JOB START DATE _____ END DATE _____			PREVIOUS EMPLOYER IF EMPLOYED LESS THAN 5 YEARS AT CURRENT JOB START DATE _____ END DATE _____		
MILITARY			MILITARY		
ARE YOU ACTIVE DUTY MILITARY? YES _____ NO _____			ARE YOU ACTIVE DUTY MILITARY? YES _____ NO _____		
ARE YOU A DEPENDANT OF ACTIVE DUTY YES _____ NO _____			ARE YOU A DEPENDANT OF ACTIVE DUTY MILITARY YES _____ NO _____		
REFERENCES (ALL APPLICATIONS MUST HAVE 2 REFERENCES)					
NAME & ADDRESS OF NEAREST RELATIVE OR FRIEND NOT LIVING WITH YOU			NAME & ADDRESS OF NEAREST RELATIVE OR FRIEND NOT LIVING WITH YOU		
RELATIONSHIP			RELATIONSHIP		
PHONE NUMBER			PHONE NUMBER		
WHO YOU OWE	CREDITOR NAME OTHER THAN SAN JUAN CREDIT UNION (ATTACHED ADDITIONAL SHEET IF NEEDED)				MONTHLY PAYMENT
1st MORTGAGE					\$
AUTO LOAN					\$
AUTO LOAN					\$
CHILD SUPPORT					\$
CREDIT CARD					\$
CREDIT CARD					\$
OTHER					\$
OTHER					\$
OTHER INFORMATION					
IF YOU ANSWER YES TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET				APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?				YES ___ NO ___	YES ___ NO ___
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGEMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13. HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS OR BEEN A PART IN A LAWSUIT?				YES ___ NO ___	YES ___ NO ___
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?				YES ___ NO ___	YES ___ NO ___
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?				YES ___ NO ___	YES ___ NO ___
IF YES, FOR WHOM? (NAME OF OTHERS OBLIGATED ON LOAN)			TO WHOM (NAME OF CREDITOR)		
You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize San Juan Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. You understand that San Juan Credit Union will rely on the information in this application and your credit report to make its decision. If you request, San Juan Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. 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.					
APPLICANTS SIGNATURE			DATE		
OTHER SIGNATURE			DATE		