



North Side Community Federal Credit Union
1011 W. Lawrence Ave. Chicago, IL 60640-5017
ph (773) 769-5800 fax: (773) 769-6800
www.northsidecu.org

APPLICATIONS THAT ARE INCOMPLETE OR MISSING DOCUMENTATION WILL NO BE ACCEPTED!

WHEN TURNING IN A LOAN OR VISA APPLICATION, MAKE SURE YOU HAVE SATISFIED THE FOLLOWING CHECK LIST:

- () Must have a minimum of \$30.00 in your savings account for a loan application, or credit card application. A non-refundable fee of \$30 will be deducted from your account.
- () Submit the last two consecutive pay stubs if you are paid semi-monthly or bi-monthly. Submit your last four pay stubs if paid weekly; please provide additional proof of income if applicable: rental income (tenant leases), alimony, child support, social security benefits, retirement income, etc.
- () Proof of rent or mortgage monthly payment. Acceptable proof could be a lease, receipt from landlord, mortgage coupon or statement.
[If you do not pay rent, obtain a signed and dated letter from head of household indicating how much you pay for household expenses.]
- () Complete the TOP portion of the Employment Verification Letter and have your supervisor verify the information and sign the bottom portion before submitting your application.
- () Complete and sign the attached Credit Statement and describe any precarious financial situations we should know about. If there are none, write "none." *[Note: If you have declared bankruptcy within the past three years, you are not eligible for a loan].*

Please be thorough. Complete all sections of the application including:

- () Detailed purpose of the loan or reason for borrowing
- () All current personal information
- () Monthly bill payments and credit or loan balances, and all assets (including savings account balance) that you own
- () Question regarding bankruptcy, garnishment, co-signer obligations on the lower backside of application
- () Make sure to sign and date the application
- () Co-borrower or co-signer must complete Section B

COPIES OF LOAN POLICY AND PROCEDURES ARE AVAILABLE UPON REQUEST.

CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

TYPE OF CREDIT REQUESTED				FOR CREDITOR USE	
IMPORTANT: Check (/) the appropriate boxes below and complete the applicable sections.					
<input type="checkbox"/> SECURED	<input type="checkbox"/> INDIVIDUAL CREDIT - relying solely on my income or assets				
<input type="checkbox"/> UNSECURED	<input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources				
<input type="checkbox"/> JOINT CREDIT - We intend to apply for joint credit. (initials)					
AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR:	
\$					

SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)					
BIRTHDATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)			COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)			COUNTY	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
EMPLOYER (Company Name & Address)			EMPLOYER DIVISION/BRANCH		HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE NO. (include Area Code)	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME				AMOUNT PER MONTH \$	
Is any income listed in this Section likely to be reduced before the credit request is paid off?				Have you previously received credit from us?	
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				<input type="checkbox"/> No <input type="checkbox"/> Yes - When?	

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)					
BIRTHDATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (if Any)	PRESENT ADDRESS (Street, City, State & Zip)				HOW LONG
EMPLOYER (Company Name & Address)			EMPLOYER DIVISION/BRANCH		HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME				AMOUNT PER MONTH \$	
Is any income listed in this Section likely to be reduced before the credit requested is paid off?				Has Joint Applicant or Other Party ever received credit from us?	
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				<input type="checkbox"/> No <input type="checkbox"/> Yes - When?	

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

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SECTION D - ASSET & DEBT INFORMATION

Check box for applicant or other.

ASSETS OWNED (Use separate sheet if necessary.)	APPLICANT		NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
	APPLICANT	OTHER			
SHARE DRAFT OR ACCOUNT NUMBER(S) (where)					\$
SHARE OR SAVINGS ACCOUNT NUMBER(S) (where)					
SHARE CERTIFICATE(S) OR CERTIFICATE OF DEPOSIT(S) (where)					
MARKETABLE SECURITIES (issuer, type, no. of shares)					
REAL ESTATE (location, date acquired)					
LIFE INSURANCE (issuer, face value)					
AUTOMOBILES (make, model, year)					
OTHER (list)					
TOTAL ASSETS					\$

CREDITOR	APPLICANT		ACCOUNT NUMBER	NAME IN WHICH THE LOAN WAS MADE	ORIGINAL AMOUNT (OMIT RENT)	PRESENT BALANCE (OMIT RENT)	MONTHLY PAYMENTS
	APPLICANT	OTHER					
LANDLORD OR MORTGAGE HOLDER CURRENT RATE: _____ %			<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$	\$	\$
SECOND MORTGAGE/HOME EQUITY CURRENT RATE: _____ %							
AUTOMOBILE LENDER (describe) Vehicle:							
TOTAL DEBTS						\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes
 If yes, to (Name & Address) _____ Amt. per month \$ _____

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

SECTION E - SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION _____

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY _____

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any). _____

SIGNATURES - I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.



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EMPLOYMENT VERIFICATION

Applicant: Fill out top portion only.

TO: (Name of Business/Employer)

In connection with a credit application submitted to North Side Community Federal Credit Union, I authorize you to release the information requested below.

Employee's Name _____ S.S.# _____

Address _____

Employee ID# _____ Employee Signature _____

Employer: Please complete the following.

Employee's Full Name _____

SS# _____ Length of Employment _____

Position _____ Permanent/Temporary?

Salary _____ hourly, monthly, yearly (circle one)

Name and title of official completing this form: _____

Employer phone number _____ Date Completed _____

