

What to Bring: Loan Application

Applying for a new membership account or loan product is fast and easy!

You will need the following information to apply for a loan product:

- A primary ID – Government issued
- Secondary ID – Additional document with your name such as Debit/Credit/Membership Card
- Your complete physical and mailing address
- Social Security Number
- Date of Birth
- Some appointment types require additional documentation, see below.

Credit Card or Personal Loan

- Proof of income

Auto Loan

- Purchase - Dealership
 - Purchase Agreement
 - Proof of Income
- Purchase – Private party
 - Copy of title
 - Proof of income
- Refinance
 - Copy of title
 - 10-day pay off
 - Proof of income

Home Equity Line of Credit

- List of all previous addresses for the past 2 years
- Current insurance Declaration Page
- Divorce decree – if applicable
- **Income Verification:**
 - **Employed:**
 - Hourly/Salary
 - W-2 forms for the previous calendar year and last 1-2 paycheck stubs dated within 30-days of application
 - Piece Rate/Production/Overtime
 - W-2 forms the last 2-years and last 1-2 paycheck stubs dated within 30-days of application
 - **Self-employed:**
 - Last 2 years signed and completed tax returns, including partnership and corporate, if applicable, and all schedules
 - **Rental Income:**
 - Last 2 years signed and completed tax returns
 - Employment information for the previous two years including name, address and phone numbers
 - **Alimony/child support verification (if applicable):**
 - Certified copy of history for the previous 6 months from the clerk's office or direct deposit as accepted by underwriting AND that it will continue for the next 3-years

- o **Social Security/Disability:**
 - Award letter for income or bank statements for the previous 3-months
- o **Retirement:**
 - Letter from the organization providing the income, copy of retirement award letter, tax returns with 1099 or proof of current receipt such as direct deposit. If being paid from 401(k) or IRA, you must prove that it is expected to continue for at least 3 years.
- **Special Property Situations:**
 - o **Property deeded in a trust?**
 - If yes, please provide a complete copy of the trust agreement. The property will be deeded out of and then back into the trust as part of closing (additional fees will apply).
 - o **Purchased within 12-months?**
 - HUD settlement statement required
 - o **Land Contract?**
 - Must be to pay-off the land contract (additional fees will apply)

Small Business Loans

- **Line of Credit**
 - o Assets List and/or Titles for collateral
 - YTD Profit & Loss will give asset values
 - o Proof of Insurance
 - o Proof of Income (If applicable)
 - Examples: Tax Returns, Paystubs
- **Business Vehicle**
 - o **Purchase (Dealership):**
 - Purchase Agreement
 - Proof of Insurance (before closing)
 - Proof of Income (If applicable)
 - Examples: Tax Returns, Paystubs
 - Collect Pledged Titles (If applicable)
 - Collect Asset List if All Business Assets are being pledged
 - Written out or YTD Profit & Loss would work
 - o **Private Sale (Private Seller):**
 - Bill of Sale
 - Details of deal, Year, Make, Model, VIN, Seller.
 - Copy of Title (If possible, protects from titling issues)
 - Proof of Insurance
 - Proof of Income (If applicable)
 - Examples: Tax Returns, Paystubs
 - o **Refinance (Debt Consolidation/Vehicle):**
 - Statements if not reporting to credit bureau (debt consolidation)
 - Copy of Title (vehicle)
 - 10-day payoff
 - Proof of Insurance
 - Proof of Income (If applicable)
 - Examples: Tax Returns, Paystubs
 - Collect Asset List if All Business Assets are pledged (debt consolidation)