

**APPLICATIONS THAT ARE INCOMPLETE OR MISSING DOCUMENTATION
WILL NOT BE ACCEPTED!**

**WHEN TURNING IN A LOAN APPLICATION, MAKE SURE YOU HAVE
SATISFIED THE FOLLOWING REQUIREMENTS:**

- () Must have a minimum balance of **\$70.00** in your savings account. This includes a \$20.00 non-refundable application fee and a \$50.00 minimum balance requirement. The application fee for co- applicants is \$25.00. Must be a credit union member for 3 days except when applying for an auto loan.
- () Photocopies of the last two consecutive paystubs, if paid semi-monthly or bi-monthly; or your last four paystubs if paid weekly; proof of rental income (tenant leases), alimony, child support, Social Security benefits, retirement income, etc. If self employed, must provide photocopies of the most recent two years of tax returns.
- () Provide photocopies of proof of rent or mortgage monthly payment. Acceptable proof could be a lease, receipt from landlord, mortgage coupon or statement; or signed and dated letter from head of household indicating how much you pay for household expenses, if you do not pay rent.
- () Complete and sign the TOP portion of the **Employment Verification Letter** and submit with the application OR you may have your employer complete the bottom portion before submitting to **SSFCU**. Note: this must be done for each job you have. (You must be employed for at least six months for that income to be included.)
- () Complete and sign the attached **Credit Statement** and submit with ALL documentation regarding current or prior credit problems. Please note: you are not eligible for a loan if you are currently in a bankruptcy, have declared bankruptcy within the past 12 months, or have defaulted on a prior loan with **SSFCU**.
- () Provide photocopies of all bills you wish to pay using loan proceeds.
Check(s) will be made payable to third parties.
- () Complete all sections of the applications including:
 - ✓ Detailed purpose(s) of loan including specific amount(s)
 - ✓ All current personal information
 - ✓ Monthly bill payments and balances on back side of application
 - ✓ Questions regarding bankruptcy, garnishment, co-signer obligations on the lower back side of application
 - ✓ Signature and date
 - ✓ Co-borrower or co-signer must complete Section B



HOW TO APPLY

Please complete application fully
 Sign at the bottom of the second page
 Return application to the credit union or email to application@southsidecommunityfcu.creditunion
 An incomplete or unsigned application may delay processing

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: If you are applying with another person, complete the **Applicant** and **Other** sections.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

LOANLINER® Account/Loan: Individual Joint Amount Requested \$ _____ Purpose/Collateral: _____
 (Including ATM/Debit Card Access to the Account if Available)

Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Applicant

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE		LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.	
()	()	()	
E-MAIL ADDRESS			
PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT
.....			YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT
.....			YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:			
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
Employment/Income			
NAME AND ADDRESS OF EMPLOYER			
.....			
TITLE/GRADE	START DATE	HOURS AT WORK	
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.			
EMPLOYMENT INCOME		OTHER INCOME	
\$ _____ PER _____		\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE		
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO			
WHERE		ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE	
.....		ENDING DATE	

Other: Co-Applicant Spouse Guarantor

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME	
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE		LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.	
()	()	()	
E-MAIL ADDRESS			
PRESENT ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT
.....			YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)			<input type="checkbox"/> OWN <input type="checkbox"/> RENT
.....			YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:			
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
Employment/Income			
NAME AND ADDRESS OF EMPLOYER			
.....			
TITLE/GRADE	START DATE	HOURS AT WORK	
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.			
EMPLOYMENT INCOME		OTHER INCOME	
\$ _____ PER _____		\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE		
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO			
WHERE		ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE	
.....		ENDING DATE	

Applicant Reference	RELATIONSHIP	Other Reference	RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME PHONE

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE <small>(Include Tax and Ins.)</small>			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$		

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			YES	NO	NO	Applicant	Other
HOME		\$			NO		
AUTO		\$	YES		NO		
SAVINGS		\$	YES		NO		
CHECKING		\$	YES		NO		
OTHER (Describe)		\$	YES		NO		

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET						
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		APPLICANT	OTHER	YES	NO	YES	NO
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS 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 PARTY IN A LAWSUIT?		_____	_____	_____	_____	_____	_____
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		_____	_____	_____	_____	_____	_____
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):		_____	_____	_____	_____	_____	_____
	TO WHOM (Name of Creditor):						

State Law Notices **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X	
SIGNATURE FOR WISCONSIN RESIDENTS ONLY	DATE

Signatures			
<p>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 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. You understand that the</p>	<p>Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the 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.</p>		
X	X	(SEAL)	(SEAL)
APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE	DATE

For Credit Union Use Only							
DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE AFTER
	DENIED (Adverse Action Notice Sent)	\$		\$	\$	\$	
LOAN OFFICER COMMENTS:							
SIGNATURES:							
X	X	DATE	DATE				

South Side Community Federal Credit Union
5401 S. Wentworth, Suite 25
Chicago, IL 60609
(773) 548-5500
(773) 548-5533
email: sscfcu@sbcglobal.net

EMPLOYMENT VERIFICATION

Applicant: fill out top part only

TO: (Name of Business/Employer)

Address _____

City _____ State _____ Zip Code _____

Employer phone _____ Fax _____

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

Employee's Name _____ S.S.# _____

Address _____

Employee ID# _____ Employee's 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

Print _____

Signature _____

Employer Phone Number _____ Date Completed _____