



NORTH SIDE COMMUNITY FEDERAL CREDIT UNION  
1011 W. Lawrence Ave., Chicago, IL 60640-5017  
(773) 769-5800 fax: (773) 769-6800  
[www.northsidecommunityfcu.org](http://www.northsidecommunityfcu.org)

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

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

- ( ) Must have a minimum of \$85 in your savings account for a loan application, or \$210 for a VISA credit card application. A non-refundable fee of \$10 will be deducted from your account.
- ( ) The last two consecutive pay stubs, if paid semi-monthly or bi-monthly; or your last four pay stubs if paid weekly; proof of 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; 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 the Credit Union. Note: this must be done for each job you have. (You must be at the second job for at least one year 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 have declared bankruptcy within the past three years.
- ( ) Complete all sections of the application including:
  - ✓ Detailed purpose of loan or reason for borrowing
  - ✓ All current personal information
  - ✓ Monthly bill payments and balances on back side of application
  - ✓ Question regarding bankruptcy, garnishment, co-signer obligations on the lower backside of application
  - ✓ Signature and date
  - ✓ 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.

<p style="text-align: center;"><b>TYPE OF CREDIT REQUESTED</b></p> <p style="text-align: center;">IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.</p> <p><input type="checkbox"/> SECURED    <input type="checkbox"/> INDIVIDUAL CREDIT - relying solely on my income or assets</p> <p><input type="checkbox"/> UNSECURED    <input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources</p> <p><input type="checkbox"/> JOINT CREDIT - We intend to apply for joint credit. (Initials)</p>	<p style="text-align: center;"><b>FOR CREDITOR USE</b></p> <p>DATE _____ CLASS NO. _____</p> <p>ACCOUNT NO. _____</p> <p>APPROVED <input type="checkbox"/> BY _____</p> <p>DECLINED <input type="checkbox"/> BY _____</p>
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AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY	PROCEEDS OF LOAN TO BE USED FOR:
\$			<input type="checkbox"/> MONTHLY <input type="checkbox"/>	

### 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:  Court Order     Written Agreement     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?  
 No     Yes (Explain)

Have you previously received credit from us?  
 No     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:  Court Order     Written Agreement     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?  
 No     Yes (Explain)

Has Joint Applicant or Other Party ever received credit from us?  
 No     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)

**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)					
<b>TOTAL ASSETS</b>					\$

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

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.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Other Signature (Where Applicable) \_\_\_\_\_ Date \_\_\_\_\_  
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## EMPLOYMENT VERIFICATION

**Applicant: Fill out top portion only.**

**TO: (Name of Business/Employer)**

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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: \_\_\_\_\_

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Employer phone number \_\_\_\_\_ Date Completed \_\_\_\_\_

