

**INSTRUCTIONS
COMPLETING LOAN APPLICATION
AND INFORMATION REQUIRED
TO HELP PROCESS LOAN**

Completing the loan Application:

The Borrower (Member) must complete the entire application, then sign and date at the bottom. Complete all sections and answer all questions, for incomplete applications will be mailed back to the member. If the borrower has a co-signer or co-borrower on the loan, that individual or co-borrower must complete the right portion of the application along with debts, then signed and dated at bottom where indicated. Any questions for help completing application, member must call the credit union for assistance.

Items needed when mailing application back to the credit union:

The borrower and co-borrower must return copies of their last two months current pay-stubs. If retired, please return copies of 1099's social security and retirement to verify income or last three months of your monthly checking account statements verifying direct deposit of social security and retirement benefits.

These items must be sent to the credit union along with the application.

This Message is for ALL NEW MEMBERS, CO-SIGNERS AND CO-BORROWERS WHO ARE NOT CURRENTLY A MEMBER OF THIS CREDIT UNION.

All individuals applying for a loan must qualify for membership of this credit union, via one of our groups or family members.

NOTICE: IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.