



BNA FEDERAL CREDIT UNION

1801 S. Bell St, Arlington, VA 22202

(703) 341-3044 Fax (703) 341-1677

LIST OF INFORMATION NEEDED TO COMPLETE BNA CREDIT UNION LOAN APPLICATION

1. **LOAN APPLICATION/PROCESSING FEE is \$25.00.** This fee is due upon submission of the loan application form.
2. Fill out front and back of loan application
3. Make sure all **questions** are answered **completely**
4. **Sign** and date the application
5. Make sure other creditors name and accounts numbers are on all outstanding debts
6. A photocopy of your **DRIVER'S LICENSE IS REQUIRED.**
7. A photocopy of your recent **PAYCHECK STUB IS REQUIRED.**

**** For further assistance, speak with one of the credit union staff.**



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REFER TO CU BD. OF DIR.

THE PROCESSING OF THIS APPLICATION WILL BE DELAYED IF NOT SIGNED OR IF ALL QUESTIONS ARE NOT COMPLETED.
PREPARE IN INK OR BY TYPEWRITER ONLY.

APPLICATION FOR LOAN

TO BE COMPLETED BY LOAN APPLICANT

Name _____ Date _____

Account # _____

I hereby apply for a loan as follows:

Amount of money requested: \$ _____

SIGNATURE LOAN - INDIVIDUAL CREDIT

STOCK SECURED LOAN # of Shares _____ Current Value \$ _____

SHARES SECURED LOAN Shares in Account nos. _____ \$ _____

Purpose of Loan: _____

TO BE COMPLETED BY LOAN OFFICER

Total Payments: _____

Old Loan Balance (if any) \$ _____

Amount Financed: \$ _____

Accrued Finance Charge (Interest Due) \$ _____

Finance Charged: \$ _____

Total New Loan \$ _____ To Be Repaid In \$ _____

Payments of \$ _____

Including/Plus Interest Starting On _____

Last Payment of \$ _____

TO BE COMPLETED BY LOAN APPLICANT

Information Regarding Applicant:

Full Name: _____ Birth Date: _____ Social Security No. _____

Street Address: _____ City _____ State _____ Zip Code _____ Years There _____

Home Phone: _____ Business Phone _____ Driver's License No. _____

Present Employer _____ Date of Hire _____

Position or Title _____ Supervisor _____

Employer's Address: _____ City _____ State _____ Zip Code _____

Dependents (exclude self) _____ Ages _____

Name of Nearest Relative Not Living With You _____ Relationship _____

Address: _____ City _____ State _____ Zip Code _____

Salary \$ _____ per month/year Gross Net

Other Income \$ _____ per month/year Source(s) _____

*(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 loan.)

Is any income listed likely to be reduced before this loan is paid off? No Yes If Yes, explain _____

Share Draft/Checking Account No. _____ Where _____

Share Draft/Savings Account No. _____ Where _____

TO BE COMPLETED BY LOAN APPLICANT

If Present Residence is less than 2 years, complete next line:

Previous Street Address _____ City _____ State _____ Zip Code _____

OUTSTANDING DEBTS (List everything, attach another sheet if necessary)

Creditor Name	Date of Loan	Original Debt	Present Balance	Monthly Payment	Past Due? Yes/No
<u>Rent/Mortgage</u>					
<u>Auto Loan</u>					
<u>Credit Union</u>					
<u>Credit Card</u>					
<u>Credit Card</u>					
<u>Credit Card</u>					
Totals					

Are there any other persons obligated on any of the above debts? No Yes

Which loans and who? _____

Are you a co-maker, co-signer or guarantor on any other debt? No Yes

For whom? _____ To Whom? _____

Have you been declared bankrupt in the last 10 years? No Yes

Everything that I have stated in this application is correct to the best of my knowledge. I authorize BNA Federal Credit Union to check my credit and employment history and to answer questions about your credit experience with me.

Signature of Member _____ **Date** _____

CREDIT COMMITTEE ACTION (To be completed by Credit Committee)

Credit Committee: _____ Date _____

- We approve the loan as submitted We reject the loan as submitted
- The following counter offer will be made to the applicant and if accepted, we approve the loan

Describe _____

Specific reason(s) for rejection _____

Outside information considered? No Yes Describe _____

Credit Committee:

Board of Directors:

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

Manager: _____

Date: _____

ECOA notice and reason for rejection sent or delivered on _____ Signed _____