

## To Apply for a Loan:

- **Complete Loan application (s). Forms is available on website or at Credit Union**
  - You may fax or return the completed forms to the Credit Union.
- **Our Fax # is 315 470-5633 You must call to confirm receipt of your information 315-470-7928**
- **Include copy of a current payroll stub.**
- **Provide two forms of identification**
- **If your loan request includes a co-borrower, co-signer; the other applicant will need to complete a separate application. Please include proof of their income. Identification will be required.**
- **If your loan request is for Bill Consolidation include a list of bills to be paid with loan proceeds and their payoff balances.**
- **Indicate on your loan application how you plan to repay our loan.**
  - Payroll Deduction—Coupon Book
  - Monthly or Bi Weekly Payments
- **Indicate your interest in Life and Disability Insurance.**
  - **Optional life and disability insurance is available at additional cost. Protect yourself for unexpected events. Please ask for details.**
- **Include a day and evening phone number so that we may contact you should we have questions.**
- **Include any supporting documents that you feel may give strength to your request.**

⇒ Follow the steps below that pertain to the type of loan that you are applying for.

### Auto, RV or Boat Loan (New and Used)

- ▶ Provide a purchase agreement describing the vehicle in detail. The description must include the year, make, model, equipment, mileage, and Vehicle ID number. The purchase agreement will include the negotiated price of the purchase and your trade, if any.
- ▶ Copy of title on non-dealer sales.
- ▶ Information on how the vehicle will be titled.
- ▶ Information concerning collateral insurance protection.
- ▶ Provide us with your date of delivery so that we may expedite your loan request.

### Refinance Your Car Loan financed with other Lenders.

- ▶ Information concerning the payoff balance with the other creditor.
- ▶ Provide original certificate of title so that we may file a lien.
- ▶ Provide a complete description of the vehicle to include year, make, model, mileage, and equipment.

### Auto Equity Loan

- ▶ Provide original certificate of title so that we may file a lien.
- ▶ Provide a complete description of the vehicle to include year, make, model, mileage, and equipment so that we may file a lien.



### General Loan Guidelines:

- ▶ Loan applicant must be a credit union member with \$5.00 on deposit.
- ▶ Applicant must be at least 18 years of age and be a member in good standing.
- ▶ All loans are subject to approval by the Loan Officer/Credit Committee. The Credit Committee/Loan Officer reserves the right to request a guarantor's signature, reduce the amount of the loan, and decrease the terms of the loan, require an appraisal.
- ▶ Crouse FCU reserves the right to be the first and only lien holder.
- ▶ For secured loans, vehicle must be adequately insured. Written proof of Crouse F.C.U listed as loss payee is required.
- ▶ All applicants are subject to outside employment and credit verification. Scores are obtained from outside credit agency.
- ▶ Each loan is made on the basis of the member's individual qualifications at the time of application. Consequently, not every member can qualify for the maximum term and/or the lowest interest rate available. Rate is determined by individual's credit score and discounts.
- ▶ Rates and terms are established by the Board of Directors and are *subject to change without notice*
- ▶ **\$10.00 FILING FEE PAYABLE IN ADVANCE FOR LOANS UNDER \$500.00**
- ▶ *Aggregate limits apply –Please ask for details*

**Need HELP! with the process**

**Call us: 315 470-7928**

**Our Fax No: 315 470-5633**

***Most questions can be answered on the phone . Appointments will be necessary if more detailed time is needed to answer your inquiries.***

List Who you want to pay	List the payoff Balance	Loan # ( credit union use)	Amount of Payment Approved by Credit Union	Check Number Issued	Closing Account Requested (credit union use)
<b>Total Amount</b>					

\*\*If additional information is needed the credit union may ask for copies of the bills\invoices. Once approved copies of particular bills/invoices will be required. We will advise you as we proceed with this request.

Approved Request—Checks will be payable to creditor(s) listed.

I have additional information to provide to the Crouse Federal Credit Union concerning my loan request:

*Member please describe in detail, (Who, what, where, when and why) Provide copies of any information that will be needed for this loan request. Use additional sheet if necessary.*


Signature \_\_\_\_\_ Date \_\_\_\_\_

**WANT TO KNOW WHAT YOUR CAR IS WORTH  
OR WHAT A CAR COSTS?**

**Please complete and return to the credit union. We will send info to you in a matter of days.**

Name _____
Address _____
Email Address _____
Make of Car _____ Year of Car _____ Model _____
Vin# (if known) _____ Mileage _____
Special Options _____
_____

Form saved as: Forms Approved for use/Loan Information Sheet rev 05272009

Original is in forms book:

Specify details of how you want the form printed:

Size of paper—letter sized  
White paper

Forms kept in:

Inserted in Loan Brochure packet  
E-mail packet on Word  
Front lobby area  
Fax packet  
Teller area-(back Drawer)

**Notifications:**

Update any computer systems to include Compshare, VRU, Grids on Excel or Compshare  
Email file, Web site

**File original copy in forms book with Instructions. Log dates that forms are ordered**

Ordered By \_\_\_\_\_ Approved By \_\_\_\_\_ Date \_\_\_\_\_

**Use this as an attachment to Credit Union designed forms. You can copy, cut and then paste to your original document on the system.**

**Grid/Forms Instruction Card 022005 dmp**