

**LIST OF INFORMATION NEEDED TO COMPLETE  
BNA CREDIT UNION AUTO 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 the auto 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.**
8. A copy of the **DEALER'S INVOICE**

**\*\* As of 08.21.2014, Identity of the loan applicant are no longer disclosed to the members of the credit committee. Only the credit union employees will know the identity of the member applying for the loan.**

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





# BNA FEDERAL CREDIT UNION

1801 S. Bell St., Arlington, VA 22202  
Tel No. (703) 341-3044 Fax (703) 341-1677

**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 AUTOMOBILE LOAN

### TO BE COMPLETED BY LOAN APPLICANT

(Information provided on this page will be confidential to credit union employees only)

Name \_\_\_\_\_ Date \_\_\_\_\_

Member Number: \_\_\_\_\_

Street Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Years There \_\_\_\_\_

Home Phone: \_\_\_\_\_ Business Phone \_\_\_\_\_ Email Address \_\_\_\_\_

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

Previous Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

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 \_\_\_\_\_

Phone Number \_\_\_\_\_

Share Draft/Checking Account No. \_\_\_\_\_ Where \_\_\_\_\_

Share Draft/Savings Account No. \_\_\_\_\_ Where \_\_\_\_\_

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#### Information Regarding Co-Applicant:

Relationship to 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 \_\_\_\_\_

Annual Gross Salary \$ \_\_\_\_\_ Monthly Take Home \$ \_\_\_\_\_

**REQUIRED AUTOMOBILE INFORMATION**

Automobile to be titled in the name(s) of:

\_\_\_\_\_

State in which the vehicle will be registered \_\_\_\_\_

Name of Auto Dealer \_\_\_\_\_

Dealer's Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

Phone \_\_\_\_\_

Name of Auto Insurance Company \_\_\_\_\_

Name of Agent \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

Phone \_\_\_\_\_

Policy No. \_\_\_\_\_

Exp Date \_\_\_\_\_

Type of Coverage \_\_\_\_\_

\*\*\*\*\*

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 record and to verify my credit, employment and income references, and to answer questions about your credit experience with me. I understand that additional information may be requested to complete this application.

**Signature of Applicant** \_\_\_\_\_

**Date** \_\_\_\_\_

**Signature of Co-applicant** \_\_\_\_\_

**Date** \_\_\_\_\_

THE FOLLOWING INFORMATION WILL BE SUBMITTED TO THE CREDIT COMMITTEE:

REFER TO CU BD. OF DIR.

**TO BE COMPLETED BY LOAN APPLICANT**

Member Number: \_\_\_\_\_

Last 4 Digits of SSN: \_\_\_\_\_

I hereby apply for a loan as follows:

Amount of money requested: \$ \_\_\_\_\_ Term requested \_\_\_\_\_ years

**INDIVIDUAL CREDIT**

**JOINT CREDIT**

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 \_\_\_\_\_

**OUTSTANDING DEBTS**

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>					
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

\*\*\*\*\*

**TO BE COMPLETED BY LOAN OFFICER**

Old Loan Balance (if any) \$ \_\_\_\_\_

Accrued Finance Charge (Interest Due) \$ \_\_\_\_\_

Interest Rate:

Total Payments: \$ \_\_\_\_\_

Amount Financed: \$ \_\_\_\_\_

Finance Charged: \$ \_\_\_\_\_

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

Payments of \$ \_\_\_\_\_

Including/Plus Interest Starting On \_\_\_\_\_

Last Payment of \$ \_\_\_\_\_

\*\*\*\*\*

**CREDIT COMMITTEE ACTION (To be completed by Credit Committee)**

Credit Committee Meeting Date: \_\_\_\_\_

We approve the loan as submitted                       We reject the loan as submitted

**Amount approved**    \$ \_\_\_\_\_                      **Term** \_\_\_\_\_ **yrs**                      **Rate** \_\_\_\_\_ %

**Downpayment required?** \_\_\_\_\_                      **Amount**    \$ \_\_\_\_\_                      %

Specific reason(s) for     Rejection                      or                       Downpayment

**Requirement** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Outside information considered?**     No     Yes    Describe \_\_\_\_\_

Referred to CU Board of Directors. Reason \_\_\_\_\_

**Credit Committee:**

**Board of Directors:**

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

ECOA notice and reason for rejection sent or delivered on \_\_\_\_\_

Signed \_\_\_\_\_