



## **BNA FEDERAL CREDIT UNION**

1801 S. Bell St, Arlington, VA 22202

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

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### **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 the loan application. Make sure all **questions** are answered **completely**
3. **Sign** and date the application
4. A photocopy of your **DRIVER'S LICENSE IS REQUIRED.**
5. A photocopy of your recent **PAYCHECK STUB IS REQUIRED.**

**\*\* 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.**



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**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 SIGNATURE 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 \_\_\_\_\_

\*\*\*\*\*

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** \_\_\_\_\_

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: \$ \_\_\_\_\_

Purpose of Loan: \_\_\_\_\_

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) \$ \_\_\_\_\_

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

Including/Plus Interest Starting On

Interest Rate: \_\_\_\_\_

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

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

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

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

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  
 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 \_\_\_\_\_