# 2023 Holiday Loan Special

Amount not to exceed $3,000.00.

All loans are for up to 18 months at 16.00% APR

Name:_________________________ Account Number: _______________ Amount Requested: _____________

☐ I have been a member of the credit union for at least 1 year

☐ I am not currently delinquent or overdrawn on my credit union accounts

☐ I am currently employed and providing my current income verification document(s)

☐ I authorize monthly payments from my MDECU account

If any boxes are not checked, please explain:

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

| Signature of applicant: | Date: |
| --- | --- |
| | |

Example: 16.00% APR 18-month term, $1,000 borrowed, estimated payment of $62.85

MDECU 860-560-9036, info@mdecu.org, Fax 860 246-7458

# Consumer Loan Application

METROPOLITAN DISTRICT EMPLOYEES' CU
250 Murphy Road
Hartford, CT, 06114
Phone: 860-560-9036
www.mdecu.org

**LOAN ACCOUNT REQUEST** ☐ Individual Account ☐ Joint Account | ☐ Consumer Loan ☐ Home Equity Loan 1

Collateral ____ Amount Requested ____

**MEMBER INFORMATION** (Complete only the "Member" section if you are requesting an individual loan account and not relying on another's income or assets to repay the debt.) 2

**Member Name** | Member Number | Address | City | State | ZIP

Home Phone | Work Phone | Mobile Phone | Mailing Address (if different from physical address) | City | State | ZIP

Driver's License - State, Number & Issue and Exp. Date | Social Security Number | Date of Birth | Email

**Housing** ☐ Own ☐ Rent | Monthly Payment | Balance Owing | Length at Current Adr.

Please indicate marital status if you reside in a Community Property State (LA, AZ, CA, ID, NM, NV, TX, WA, WI) ☐ Married ☐ Separated ☐ Unmarried

**MEMBER/APPLICANT EMPLOYMENT & INCOME INFORMATION** 3

**Present Employer** | Address | City | State | ZIP

*If Self-employed or commissioned, please submit full copies of last two years income tax returns.*

Position/Profession | Gross Monthly Income | Time of Employment Years: Months: | Other Income* $

**Notice: Alimony, child Support or Separate Maintenance income need not be revealed if you do not choose to have it considered.*

**CO-APPLICANT INFORMATION** (Complete "Co-Applicant" section with Co-Applicant information for joint credit.) 4

**Co-Applicant Name** | Member Number | Address | City | State | ZIP

Home Phone | Work Phone | Mobile Phone | Mailing Address (if different from physical address) | City | State | ZIP

Driver's License - State, Number & Issue and Exp. Date | Social Security Number | Date of Birth | Email

**Housing** ☐ Own ☐ Rent | Monthly Payment | Balance Owing | Length at Current Adr.

Please indicate marital status if you reside in a Community Property State (LA, AZ, CA, ID, NM, NV, TX, WA, WI) ☐ Married ☐ Separated ☐ Unmarried

**CO-APPLICANT EMPLOYMENT & INCOME INFORMATION** 5

**Present Employer** | Address | City | State | ZIP

*If Self-employed or commissioned, please submit full copies of last two years income tax returns.*

Position/Profession | Gross Monthly Income | Time of Employment Years: Months: | Other Income* $

**Notice: Alimony, child Support or Separate Maintenance income need not be revealed if you do not choose to have it considered.*

**OTHER INFORMATION ABOUT APPLICANT(S)** 6

| *If you answer YES to any question below other than #1, explain on an attached sheet.* | Member/Applicant | Co-Applicant |
|---|---|---|
| 1. Are you a U.S. citizen or permanent resident alien? | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 2. Do you currently have any outstanding judgements or have you ever filed for bankruptcy, had a debt adjustment plan confirmed inder Chapter 13, had property foreclosed upon or repossessed in the last 7 years or been party in a lawsuit? | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 3. Is your income likely to decline in the next two (2) years? | ☐ Yes ☐ No | ☐ Yes ☐ No |

*continued next page*

 

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## WHAT YOU OWE (Attach Additional Sheet if Necessary) 7

| Type of Debt | Creditor Name | Interest Rate | Current Balance | Monthly Payment | Owed By | |
|---|---|---|---|---|---|---|
| | | | | | Applicant | Co-applicant |
| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
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| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
| | | | | | ☐ | ☐ |
| | | Totals | | | | |

Are you a Co-Maker, Co-Signer or Guarantor on any loan not listed above?

Member/Applicant: ☐ Yes ☐ No Co-applicant: ☐ Yes ☐ No

| For Whom? (Name(s) of others obligated on the loan) | To Whom? (Name of Creditor) |
|---|---|
| | |

List any other names under which your credit references and credit history can be checked.

## WHAT YOU OWN (Attach Additional Sheet if Necessary) 8

| Type of Property | List Location of Property or Financial Institution | Market Value | Pledged as Collateral for Another Loan | Owned By | |
|---|---|---|---|---|---|
| | | | | Applicant | Co-applicant |
| | | | ☐ Yes ☐ No | ☐ | ☐ |
| | | | ☐ Yes ☐ No | ☐ | ☐ |
| | | | ☐ Yes ☐ No | ☐ | ☐ |
| | | | ☐ Yes ☐ No | ☐ | ☐ |
| | | | ☐ Yes ☐ No | ☐ | ☐ |
| | | | ☐ Yes ☐ No | ☐ | ☐ |
| | | | ☐ Yes ☐ No | ☐ | ☐ |
| | | | ☐ Yes ☐ No | ☐ | ☐ |

**ACKNOWLEDGMENT** By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit. You agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application for the purpose of extending credit or services to you or reviewing or collecting a credit account of yours; (b) that the Credit Union can tell others about its credit experience with you and obtain information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move, and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or any address correction received from the U.S. Postal Service for any applicant. ***Signature by two persons below indicates intent to apply for joint credit.*** 9

Member/Applicant Signature Date Co-Applicant Signature Date

Loan Originator Name Loan Originator Signature NMLS Number

CLEAR

10

**OFFICE USE ONLY**

☐ Approved

☐ Denied (Adverse Action Notice Sent)

Date Amount Approved Loan Number Debt Ratio/Score Before After

Comments Loan Officer Signature Date