



LOAN APPLICATION
(Fill out completely)

Amount Requested \$ _____

PERSONAL

DATE:

Last Name		First Name	Initial	Date of Birth		Social Security Number	
Number of dependents (except spouse) – if paying Child support, alimony, or childcare, list accounts outstanding.				Drivers license # And state		Home phone ()	
Present Street Address			City	State	Zip	How Long? (yr/mo)	
						Own Home <input type="checkbox"/>	Renting <input type="checkbox"/>
Name and Address of Nearest relative not living with you.				Relationship		Home Phone ()	
Someone other than above who always knows where to reach you				Relationship		Home Phone ()	
Present Employer		Street Address		City	State	Zip	Date Employed
						Work Phone ()	
Current Occupation				Position or Title		Current Work Status	
						<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Retired <input type="checkbox"/> Other	
Previous Employment if present less than one year				Address			
Other Income - Income from alimony, child or spousal support or separate maintenance need not be disclosed unless I wish it considered as a basis for repayment of credit				Alimony child spousal support		Other source	
				<input type="checkbox"/> By court order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding		Monthly amount	

***BANK INFORMATION**

Bank Name:		Routing Number:		Account Number:	
Opened Since:	*Bank Phone #:	Pay Period:			

ADDITIONAL INFORMATION

Fax:	E-mail:
Cellular Phone Number:	Pager:

REFERENCES

Name:	Name:
Address:	Address:
Home Phone Number:	Home Phone Number:

LIABILITIES

Name of Creditor	Address - Account Number	Original Amount	Current Bal	Payment
Attach an additional sheet if needed		Total Monthly Obligations		

Have you filed Bankruptcy _____ Any Judgements _____ Are any debts past due _____ Am I a cosigner on other loans _____ Do I have credit under another name _____

BY SIGNING BELOW, I HEREBY (1) request and apply for a loan from CU on Payday ("Lender"); (2) certify that all information I have provided on this application or in connection herewith is true, correct, and complete; (3) understand that this application is subject to approval by Lender at its offices in the State of Utah and that payments are remitted to Lender in Utah; (4) authorize Lender to make credit inquiries about me to my employer, financial institutions, my current and past creditors and to consumer reporting agencies; and (5) authorize my current and past creditors and consumer reporting agencies to furnish Lender with regular or investigative consumer reports about me.

Borrower _____ Date _____ Borrower _____ Date _____

WHAT DO YOU NEED TO QUALIFY?

- ◆ Gross income of at least \$1,000 per month.
- ◆ Active checking account at any financial institution
- ◆ Copy of most recent bank statement
- ◆ Copy of most recent pay-stub
- ◆ Copy of most recent utility bill
- ◆ Copy of valid ID
- ◆ Home or work phone number where you can be reached in the evening up to 9 pm
- ◆ Minimum of 18 years of age

APPLICATION INSTRUCTIONS

Step 1

Complete the loan application in black or blue pen. All questions must be answered completely. **WE ARE UNABLE TO PROCESS AN INCOMPLETE LOAN APPLICATION.**

Step 2

Fax the loan application from any fax to (877) 507-6071 between 9 am and 5 pm, PST. Applications received after 5 pm, will be processed on the next business day.

Step 3

Wait for a fax response.

Upon approval the following documents will be faxed to you:

1. Instruction Cover Sheet
2. Privacy Disclosure Statement
3. Note Draft Disclosure Statement

*Upon approval, you will be faxed a disclosure along with an authorization for automatic debit. Both documents must be signed and faxed back along with a VOIDED check.

LOAN INFORMATION

The loan fee is \$15 per \$100 borrowed for the first \$500, and \$10 per hundred for amounts over \$500. Please refer to the table below to determine the cost of your loan.

Loan Amount	Loan Fee
\$100	\$15
\$200	\$30
\$300	\$45
\$400	\$60
\$500	\$75
\$600	\$85
\$700	\$95

IMPORTANT: Borrowers are limited to total loans outstanding of \$700 at any one time. First time borrowers are limited to a maximum loan amount of \$300.