

KEMBA **Louisville** Credit Union

<http://www.kembaky.org>

FAX: Louisville 502/459-4528 * Lexington 859/277-8171

RE: Application

Included are forms to be filled out by the credit union member. After the forms are completed and signed, please send to the credit union. If you are working with the Lexington Member Service Center - then send it to their fax number.

Dear Member:

Please fill in the forms completely; otherwise there will be a delay in the processing of your loan request. Please write at the top of the application the amount you want to finance along with the purpose. Also, the following is needed to successfully complete your request:

1. A recent paystub showing the year-to-date totals from all current places of employment. If there is a comaker/jointmaker, a recent paystub from them, as well. (Prefer W2s, OR the middle of December's paystub until April 15 when applying at the beginning of a new year.)
2. IF this is for a Signature (personal) loan, please ignore item #3.
3. IF this is for a car/truck/boat loan:

(A) and the purchase is from a DEALER, please make sure a dealsheet (sales sheet, purchase order/agreement) is sent to us, unless you are just getting 'Pre-approved'.

OR

(B) IF the purchase is from an INDIVIDUAL, a copy of the current title should be sent to us.

(Helpful note: the Credit Union uses NADA retail + options, +/- mileage. You can book out a value using <http://www.nada.com> We do not use KELLEY Bluebook!)

4. Anything else that was mentioned over the phone with a clerk of the credit union.

From this point on, the TELLERS and the Credit Committee will process your paperwork. You may get your loan application answer by calling, in Louisville (502) 459-1411 ext. 19, 20, 21 or 24; usually by early/mid afternoon the day following the receipt of ALL paperwork. (In Lexington, call: (859) 278-2263)

Thank you for using your credit union!



4017 POPLAR LEVEL ROAD • LOUISVILLE, KENTUCKY 40213-1523
 PHONE (502) 459-1411 FAX (502) 459-4528

PLEASE COMPLETE APPLICATION APPLICATION FOR LOAN
 INCLUDE A COPY OF A RECENT

Acct. No. _____

* PAY STUB *

I desire this loan for the following purpose (explain fully):

PERSONAL INFORMATION (PLEASE PRINT OR TYPE)				EMPLOYMENT		
FIRST NAME	INITIAL	LAST NAME		PRESENT EMPLOYER	YRS. THERE	
BIRTH DATE	SOCIAL SECURITY NUMBER	NUMBER OF DEPENDENTS (INCLUDE SELF)		COMPLETE BUSINESS ADDRESS AND/OR STORE NO.		
YOUR ADDRESS			YRS. THERE	POSITION	TELEPHONE AT WORK	PRESENT INCOME \$
CITY	STATE	ZIP CODE		PREVIOUS EMPLOYER	YRS. THERE	<input type="checkbox"/> 1 - Weekly <input type="checkbox"/> 2 - Bi-Weekly <input type="checkbox"/> 3 - Period <input type="checkbox"/> 4 - Monthly <input type="checkbox"/> 5 - Semi-Monthly
TELEPHONE NO.	DO NOT COMPLETE IF THIS IS AN APPLICATION FOR INDIVIDUAL UNSECURED CREDIT.			ADDRESS		
LAST PREVIOUS ADDRESS			ADDITIONAL SOURCE OF INCOME (EXCLUDE ALIMONY, CHILD SUPPORT AND MAINTENANCE PAYMENTS)			MO. INCOME (AVG.) \$
CITY	STATE	YRS. THERE				
HAVE YOU EVER FILED A PETITION FOR BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO YEAR				YOU ARE NOT REQUIRED TO DISCLOSE INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENANCE BUT IF YOU WANT IT TO BE CONSIDERED IN CONNECTION WITH THIS APPLICATION, COMPLETE THE FOLLOWING:		
IF "YES" WHERE?						
PERSONAL REFERENCES				<input type="checkbox"/> ALIMONY	PAYOR	MO. INCOME \$
1. NAME OF NEAREST RELATIVE NOT LIVING WITH YOU (NOT SPOUSE)		RELATIONSHIP		<input type="checkbox"/> CHILD SUPPORT	HOW LONG HAVE PAYMENTS BEEN MADE?	ARE PAYMENTS UP TO DATE <input type="checkbox"/> YES <input type="checkbox"/> NO
COMPLETE ADDRESS				IF YOU ARE RELYING ON YOUR SPOUSE'S INCOME AS A BASIS FOR REPAYMENT, COMPLETE THE FOLLOWING:		
2. OTHER REFERENCE		RELATIONSHIP		SPOUSE'S NAME		BIRTHDATE
COMPLETE ADDRESS				PRESENT EMPLOYER	YRS. THERE	SOCIAL SECURITY #
HOME: DO YOU <input type="checkbox"/> Own <input type="checkbox"/> Rent	1. ESTIMATED MKT. VALUE	IS THIS ADDRESS DIFFERENT THAN ABOVE? <input type="checkbox"/> YES OR <input type="checkbox"/> NO		COMPLETE BUSINESS ADDRESS		PRESENT INCOME \$
1. YEAR AND MAKE OF AUTO	2. YEAR AND MAKE OF AUTO			POSITION	TELEPHONE AT WORK	<input type="checkbox"/> 1 - Weekly <input type="checkbox"/> 2 - Bi-Weekly <input type="checkbox"/> 3 - Semi-Monthly <input type="checkbox"/> 4 - Monthly
OUTSTANDING DEBTS						TOTAL MO. INCOME \$
LIST ALL DEBTS (INCLUDE CAR LOANS, CHARGE ACCOUNTS, INSTALLMENT CONTRACTS, CREDIT CARDS, RENT, MORTGAGES, ETC.) ATTACH ADDITIONAL SHEET IF NECESSARY						
OWED TO		INTEREST RATE	SECURITY	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENTS
MORTGAGE OR RENT						\$
CHILD SUPPORT, ALIMONY, OR MAINTENANCE						
ATTACH ADDITIONAL LIST IF NECESSARY				TOTAL \$	TOTAL \$	TOTAL \$
ARE THERE ANY UNSATISFIED LAWSUITS OR JUDGEMENTS AGAINST YOU? <input type="checkbox"/> YES <input type="checkbox"/> NO		IF "YES" AMOUNT \$	TO WHOM OWED?	ARE YOU CO-MAKER ON ANY OTHER LOANS? <input type="checkbox"/> YES <input type="checkbox"/> NO HOW MUCH? FOR WHOM?		
EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCES WITH ME.						
XV APPLICANT'S SIGNATURE		DATE	X SPOUSE'S SIGNATURE (WHERE APPLICABLE)		DATE	

PLEASE COMPLETE BACK OF APPLICATION

Include copy of recent paystub/income verification. (At the end of one year and the beginning of a new year, please include paystub showing full year Y-T-D amounts.)

AUTHORIZATION FOR PAYROLL DEDUCTION

In consideration of a loan of \$ made to me by the KEMBA LOUISVILLE CREDIT UNION, I hereby authorize my employer to deduct weekly (per period) from my salary the amount of \$ and /100, payment as agreed in my promissory note, same to apply to the principal and interest thereon, and in the event my connection with my employer is severed before the full amount of the loan has been paid, to turn over to the KEMBA LOUISVILLE CREDIT UNION any and all amounts which may be due me as salary or held in my behalf in a savings account.

It is further understood and agreed that the KEMBA LOUISVILLE CREDIT UNION will apply such monies or assets in my savings account against the unpaid balance of my loan, including interest and any other charges, and will remit the balance, if any, to me.

It is further understood and agreed that this does not release me from paying any balance which may remain on the loan after crediting such amounts.

After completion of the payment of the loan, it is agreed that unless the CREDIT UNION is advised to the contrary in writing that payroll deductions in the amount stated above shall continue, but shall be deposited to my share (savings) account. These payroll deductions will be discontinued only by my written request.

Sign/Date to indicate auto-payments

(Applicant) (Sign in ink)

(Date)

Kroger employees should be setup with Kroger K-web/
kroger.com – H.R. Express for payroll deductions.

FOR CREDIT UNION USE ONLY

EMPLOYMENT VERIFICATION

DATE OF HIRE _____
 POSITION _____
 INCOME _____
 Spouse's Employment Verification
 (Only if applicant is for joint credit or if spouse will be signed on loan).
 Name of employer _____
 Date of Hire _____
 Position _____
 Income _____

MEMBER'S BUDGET

MEMBER'S INCOME \$ _____
 SPOUSE'S INCOME \$ _____
 (use only if spouse will sign)
 OTHER INCOME \$ _____
 TOTAL (A) \$ _____
 MORTGAGE OR RENT \$ _____
 ALL OTHER PAYMENTS \$ _____
 NEW C.U. PAYMENT \$ _____
 TOTAL (B) \$ _____

AMOUNT REMAINING

FOR ALL OTHER EXPENSES \$ _____
 DEBT RATIO (B divided by A) _____ %
 TOTAL ASSETS _____
 TOTAL LIABILITIES \$ _____

Management Memo:

Old Loan Balance (if any)	_____
New Loan	_____
Shares	_____
Entrance Fee	_____
Total Loan	_____

Type of Loan _____ Date _____
 Remarks _____ Check # _____
 _____ Check \$ _____

On _____, 19____ (I) (We) approved a loan in the amount and on the conditions requested by the above applicant, except as follows (list any changes in amount, terms, or condition(s): _____

Approved by
LOAN OFFICER

Approved by CREDIT COMMITTEE

If application is rejected — reason for rejection _____