

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. 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 used 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!

How Much?



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

\$ _____

PLEASE COMPLETE APPLICATION APPLICATION FOR LOAN

Acct. No. _____

INCLUDE A COPY OF A RECENT

Please indicate: ___ Individual or ___ Joint Credit

* 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 FAVOR MO. INCOME \$ <input type="checkbox"/> CHILD SUPPORT HOW LONG HAVE PAYMENTS BEEN MADE? ARE PAYMENTS UP TO DATE <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> MAINTENANCE		
1. NAME OF NEAREST RELATIVE NOT LIVING WITH YOU (NOT SPOUSE)		RELATIONSHIP		IF YOU ARE RELYING ON YOUR SPOUSE'S INCOME AS A BASIS FOR REPAYMENT, COMPLETE THE FOLLOWING:		
COMPLETE ADDRESS				SPOUSE'S NAME BIRTHDATE		
2. OTHER REFERENCE		RELATIONSHIP		PRESENT EMPLOYER YRS. THERE SOCIAL SECURITY #		
COMPLETE ADDRESS				COMPLETE BUSINESS ADDRESS PRESENT INCOME \$		
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		<input type="checkbox"/> 1 - Weekly <input type="checkbox"/> 2 - Bi-Weekly <input type="checkbox"/> 3 - Semi-Monthly <input type="checkbox"/> 4 - Monthly		
1. YEAR AND MAKE OF AUTO		2. YEAR AND MAKE OF AUTO		POSITION	TELEPHONE AT WORK	
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				TOTAL \$	TOTAL \$	TOTAL \$
ATTACH ADDITIONAL LIST IF NECESSARY						
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 COMAKER ON ANY OTHER LOANS? <input type="checkbox"/> YES <input type="checkbox"/> NO 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.						
APPLICANT'S SIGNATURE			DATE	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 _____