

CHRISTMAS LOAN SPECIAL

This HOLIDAY season, your Credit Union is offering a Christmas Loan Special starting November 1st (APR = 10%)

SOME RESTRICTIONS APPLY:

- No Christmas Loan can be added onto throughout the year.
- Only one Christmas Loan per member.
- The sum total of all loans held by a member cannot exceed \$35,000.
- The sum total of all *special* loans, (Christmas & Spring Spectacular), shall not exceed \$4,500.
- Application for Christmas Loans must be made between 11/01/18 and 12/21/18.
(Contact the credit union office 708 423-8065 OR extension 2470 to verify your limit & monthly repayment.)
- First payment due by 12/31/18 and will be paid in full by 11/30/19.

CHRISTMAS LOAN APPLICATION

Cell Phone # _____

NAME: _____ ACCOUNT NUMBER _____
ADDRESS: _____ CITY _____ ZIP _____

I hereby apply for a Christmas Loan in the amount of \$ _____ for a period of 12 months.

Employment Date: _____

CREDITWORTHINESS - Monthly GROSS Income: _____

(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.)

PLEASE PROVIDE VERIFICATION OF INCOME.

REAL ESTATE INFORMATION: Mortgage Property Location _____

Your fair valuation \$ _____

Mortgaged Amount \$ _____ Monthly Payment \$ _____

Mortgage Holder _____

If you rent, list monthly payment \$ _____

Name of your bank _____

CREDIT OBLIGATIONS: (List all debts, attach additional sheet if necessary)

	Monthly Payment	Balance Due
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Have you ever been adjudged bankrupt? _____ Year _____. Have you any Judgments, Garnishments, or legal proceedings against you? _____ If "yes" explain!

Are you a comaker on any other loans? _____ if so, for whom _____
Amount \$ _____

I am not indebted to any other credit union, bank, or loan agency either as a maker, or endorser, except as stated herein. No consideration has passed or will pass from me, as the borrower, to any comaker or endorser. The statements herein are made for the purpose of obtaining credit, and are true 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 experience with me.

Date of Birth

Signature of Applicant

Social Security Number

2018 Spring Spectacular Loan: Yes _____ No _____

(Office Use) Loan Balance: _____

Last Year's Christmas Loan: _____