

VANTAGE POINT FEDERAL CREDIT UNION

QUICK LOAN APPLICATION

NON-REFUNDABLE APPLICATION FEE OF \$20.00 (see Fee Schedule on back)

LOAN AMOUNTS RANGE FROM \$200.00 UP TO \$1,000.00

MAXIMUM TERM SIX MONTHS

AMOUNT YOU WANT TO BORROW: \$ _____ PURPOSE OF LOAN: _____

NAME: _____ ACCOUNT NUMBER: _____

ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____

HOME PHONE: _____ WORK PHONE: _____ CELLPHONE: _____

EMAIL ADDRESS: _____

NAME , ADDRESS, & PHONE NUMBER OF CLOSEST RELATIVE THAT DOES NOT LIVE WITH YOU:

CURRENT EMPLOYER: _____

DATE OF EMPLOYMENT: _____

OTHER INCOME SOURCE: _____ \$ _____

DO YOU CURRENTLY PAY RENT: _____ MORTGAGE: _____ LIVE W/OTHER: _____

LENGTH OF TIME AT CURRENT RESIDENCE: _____ MONTHLY EXPENSE: \$ _____

DO YOU HAVE OUTSTANDING JUDGMENTS: _____ GARNISHMENTS: _____

DO YOU CURRENTLY HAVE A CHECKING ACCOUNT: _____ IF SO, WHERE: _____

NUMBER OF DEPENDENT(S): _____ AGE(S): _____ ARE YOU A US CITIZEN: _____

By signing this application, I understand that I am required to have direct deposit/payroll deduction that will allow my credit union to take the scheduled payment directly from my account. I further understand that should I stop my direct deposit/payroll deduction, the entire loan balance will immediately become due in full. The statements in this application are true and complete. I am submitting this application to obtain a Quick Loan. I have been provided with the details of the Quick Loan requirements. (don't forget your last pay stubs)

Member's Signature: _____ Date: _____

QUICK LOAN CHECKLIST

☐

90 Days Direct Deposit

** Same Employer*

** Not a Temp Agency*

** Direct Deposit amount exceeds Quick Loan payment by 10%*

☐

Member in Good Standing

** Not delinquent on current loans or VISA*

** Not more than 6 NSF's in last 90 days*

☐

No more than 3 Quick Loans in the last 6 months

☐

No Current Quick Loans

☐

\$20.00 Quick Loan Application Fee

(NON-REFUNDABLE)

☐

Completed Application

** Check that application is COMPLETE!!!*

☐

Proof of Income

** Last 2 paystubs*

** Social Security or Retirement Income direct deposited to CU*

☐

No check cashing, title lending, sub-prime lending activity within last 90 days

☐

Check Member ID - Scan in updated ID