

St. Helena Parish Credit Union  
Loan Application

St. Helena Parish Credit Union wish to thank you for considering us as your financial institution. Attached is your loan application.

- The application must be completed in full, signed, and dated.
- When submitting your application, the following must be provided:
  - last two (2) current paystubs or
  - \$15.00 credit report fee  
\*\*if self-employed, last years
  - any documentation that you wish us to consider in addition to the information provided in the application

Upon review of your application, a response will be provided within seven (7) days. In the event that additional information is required, you will be immediately contacted. If your request has been denied, you will receive a written explanation.



St. Helena Parish Credit Union  
Loan Application

**PERSONAL INFORMATION**

LAST	FIRST	MI

ADDRESS

CITY	ST	ZIP	# Yrs	Rent/Own

PHONE	AGE	DATE OF BIRTH

SOCIAL SECURITY NUMBER	MARITAL STATUS SINGLE/MARRIED/DIVORCED

PRIOR ADDRESS (if less than five (5) years)

CITY	ST	ZIP	# Yrs	Rent/Own

EMPLOYER NAME	SUPERVISOR NAME

EMPLOYER CONTACT NUMBER	LENGTH OF TIME ON JOB	MONTHLY GROSS

**\*\*IF EMPLOYED LESS THAN 2 YEARS, ENTER PREVIOUS EMPLOYER AND CONTACT**

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DESCRIPTION (Alimony/Child Support/Maintenance/Other)      MONTHLY GROSS  
\*\*Other personal income you wish to have considered in connection with this loan application

EMAIL ADDRESS

St. Helena Parish Credit Union  
Loan Application

REFERENCES

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NAME

RELATIONSHIP

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ADDRESS

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CITY

ST

ZIP

PHONE

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NAME

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RELATIONSHIP

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ADDRESS

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CITY

ST

ZIP

PHONE

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NAME

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RELATIONSHIP

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ADDRESS

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CITY

ST

ZIP

PHONE

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**LOAN INFORMATION**

PURPOSE OF LOAN

AMOUNT REQUESTED

BANK

CHECKING OR SAVINGS

NONE

SHARES

AUTO

OTHER

TYPE OF COLLATERAL

  
  
  

MAKE

MODEL

YEAR

VALUE

\*\*ONLY IF AUTO IS USED AS COLLATERAL

  
  
  

Are you a co-maker on any other loans in this credit union

YES  
NO

  

If yes, provide name and account number

Are you liable for alimony, child support, or separate maintenance payments?

YES  
NO

  

Type

monthly amount

Have you been through bankruptcy in the last seven (7) years?

YES  
NO

  

Have you had any judgements/garnishments filed within the last seven (7) years

YES  
NO

  

Have you had property foreclosed upon or repossessed in the last seven (7) years

YES  
NO

  

If you responded yes for bankruptcy, judgements, garnishments, foreclosure, please explain circumstances

NAME

DATE



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**Credit Report Authorization**

**CREDIT REPORT AUTHORIZATION AND RELEASE**

Authorization is hereby granted to St. Helena Parish Credit Union to obtain a standard factual data credit report from TransUnion credit bureau.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc.). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

**NAME - PLEASE PRINT**

**DATE**

**SIGNATURE**

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**Military Lending Act (MLA)**

The Military Lending Act (MLA), enacted in 2006 and implemented by the Department of Defense (DoD), protects active duty members of the military, their spouses, and their dependents from certain lending practices.

The DoD regulation, implementing the MLA contains limitations on and requirements for certain types of consumer credit extended to active duty service members and their spouses, children, and certain other dependents. Subject to certain exceptions, the regulation generally applies to persons who meet the definition of a creditor in Regulation Z and are engaged in the business of extending such credit, as well as their assignees.

For covered transactions, the MLA and the implementing regulation limit the amount a creditor may charge, including interest, fees, and charges imposed for credit insurance, debt cancellation and suspension, and other credit-related ancillary products sold in connection with the transaction.

possess information indicating that the individual is either on active duty for more than 30 days or a family member of a service member on active duty for more than 30 days based on the Status Inquiry Date.

**Have you been on active duty for more than 30 days or a family member of a service member on active duty for more than 30 days based on the loan application date?**

YES

NO

**If yes, please enter starting date of active duty**

Date: