

PERSONAL LOAN APPLICATION

[Guarantor(s) required]

General Requirements:

Loan <u>Amount</u>	Min Yearly <u>Income</u>	Required Documents for Verification
\$1,001 – \$15,000	\$20,000	Current Proof of Income
\$15,001 – 25,000	\$30,000	 Last 1 Years Tax Return
\$25,001 – 40,000	\$40,000	
\$40,001 – 49,900	\$50,000	Current Proof of IncomeLast 2 Years of Tax Returns
\$49,901 - 75,000	\$80,000	

Terms & Conditions:

- All borrowers and guarantors must be a Nizari PFCU member, and in good standing as a borrower/guarantor.
- All borrowers and guarantors are required to complete and sign Form 4506-T
- Member must be in good standing as a borrower/guarantor.
- Up to 2 guarantors may be required.
- Maximum repayment term of loan can be up to 72 months.
- Application Fee \$25.00 (refer to application fee disclosure)



Married Applicants: May apply for a separate account.

- Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:
- 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), 2. your spouse will use the account, or

Joint Credit: Each Applicant	n to the extent pos	sible about the person on wh	lose payments you are re	elying.		
box. Guarantor: Complete the Oth	er section if you ar	a a guarantor on an account/	loan			
LOANLINER Account/Loar				gnature	Auto 🗌 Equi	ipment 🗌 Student
(Including ATM/Debit Card A				•	Joint	
Amount Requested \$			Credit Limit Requ			
Purpose/Collateral:			If Authorized Use			
Repayment: 🗌 Payroll Dedu	iction 🗌 Cash	Military Allotment	Automatic Payment			
· · · ·		in having your loan protect		No		
	f you answer "yes oluntary and does ign a separate app	s", the credit union will d not affect your loan appro lication that explains the te	val. In order for your l rms and conditions.	otect your oan to be co	loan. The pro overed, you wi	tection is ill need to
APPLICANT			OTHER	□ co		SPOUSE OTHER
NAME			NAME			
ACCOUNT NUMBER			ACCOUNT NUMBER			
SOCIAL SECURITY NUMBER	DRIVER'S LICEN	ISE NUMBER/STATE	SOCIAL SECURITY NUMBER		DRIVER'S LICENS	E NUMBER/STATE
AGES OF DEPENDENTS	EMAIL ADDRES	S	AGES OF DEPENDENTS		EMAIL ADDRESS	
BIRTH DATE HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	BIRTH DATE HOME PH	IONE C	ELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - St	ate - Zip)	OWN RENT	PRESENT ADDRESS (Street -	City - State - Zi	o) [OWN RENT
		LENGTH AT RESIDENCE			ī	ENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - S	State - Zin)		PREVIOUS ADDRESS (Street	- City - State - Z	(ip)	OWN RENT
		LENGTH AT RESIDENCE		5		
COMPLETE FOR JOINT CREDIT, SECU PROPERTY STATE:	IRED CREDIT OR IF YOU I	IVE IN A COMMUNITY	COMPLETE FOR JOINT CREE PROPERTY STATE:	DIT, SECURED CF	REDIT OR IF YOU LIV	E IN A COMMUNITY
	UNMARRIED (Single - Div	orced - Widowed)		ed Unmar	RRIED (Single - Divoro	ced - Widowed)
EMPLOYMENT/INCOME			EMPLOYMENT/INCON	/IE		
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER			
TITLE/GRADE	START DATE	HOURS AT WORK	TITLE/GRADE	STA	RT DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, T	YPE OF BUSINESS	SUPERVISOR'S NAME	IF SI	elf employed, typ	E OF BUSINESS
NOTICE: ALIMONY, CHILD SUPPORT REVEALED IF YOU DO NOT CHOOSE			Notice: Alimony, Child S Revealed if you do not c			IANCE INCOME NEED NOT BE
EMPLOYMENT INCOME	OTHER INCOM	E	EMPLOYMENT INCOME		OTHER INCOME	
\$ Per	\$	Per	\$ Per		\$	Per
I NET GROSS	SOURCE		NET GROS	S	SOURCE	
MILITARY: IS DUTY STATION TRANS WHERE		IEXT YEAR?	MILITARY: IS DUTY STATION WHERE	N TRANSFER EXI		KT YEAR? YES NO
PREVIOUS EMPLOYER NAME AND AE FIVE YEARS	DDRESS IF EMPLOYED LE	SS THAN STARTING DATE	PREVIOUS EMPLOYER NAME FIVE YEARS	AND ADDRESS	IF EMPLOYED LESS	THAN STARTING DATE
		ENDING DATE				ENDING DATE
REFERENCE		RELATIONSHIP	REFERENCE			RELATIONSHIP
NAME AND ADDRESS OF NEAREST R	RELATIVE NOT LIVING WI	TH YOU HOME PHONE	NAME AND ADDRESS OF NE	AREST RELATIV	E NOT LIVING WITH	YOU HOME PHONE

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNIO (Attach additional sheet(s) if necessary)	N	INTEREST RATE	PRESENT	BALANCE	MO	NTHLY MENT	OWED	
	(APPLICANI	OTHER
				\$ \$		\$ \$			
				1					
				\$ \$		\$ \$			
				\$ \$		\$ \$			
				-		⊅ \$			
				\$ \$		⊅ \$			
				э \$		⊅ \$			
				\$		⊅ \$			
				\$		↓ \$			
				\$		Ψ \$			
				\$		↓ \$			
				\$		\$ \$			
LIST ANY NAMES UNDER WHI	I ICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHE	CKED:	TOTALS	\$		↓ \$			
		L	1017120	Ψ		Ψ			
WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTIT	UTION	MARKET V	ALUE	PLEDGED FOR A	AS COLI		OWNEE	
			\$		YE	S	NO		
			\$		YE	S	NO		
			\$		YE	s	NO		
			\$		YE	s	NO		
			\$		YE	S	NO		
			\$		YE	S	NO		
			\$		YE	S	NO		
			\$		YE	S	NO		
CONFIRMED UNDER CHA 3. IS YOUR INCOME LIKELY	VE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FO PTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN 'TO DECLINE IN THE NEXT TWO YEARS? CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? hers Obligated on Loan): TO WH		RS, OR BEEN A PA						
reporting agencies mail	OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors illable to all creditworthy customers, and that credit intain separate credit histories on each individual o Civil Rights Commission administers compliance	decree, or l or the acco account or	Credit Union is has actual kn unt is opened loan with you curred in th I.	owledge o d. (2) Plea Ir spouse.	of its terr ise sign The crea	ns, bei if you dit beir	fore the are not ig applie	credit is g applying i d for, if g	pranted for this ranted,
WISCONSIN RESIDENT	S ONLY: (1) No provision of any marital property	Х							
	statement under Section 766.59, or court decree will adversely affect the rights of the Credit Union								
	SIGNA	TURES							
correct to the best of y complete listing of wha will notify us in writin obtain credit reports ii any update, increase, received. You understai in this application and request, the Credit Uni- bureau from which it	everything you have stated in this application is your knowledge and that the above information is a at you owe. If there are any important changes you g immediately. You authorize the Credit Union to n connection with this application for credit and for renewal, extension or collection of the credit nd that the Credit Union will rely on the information d your credit report to make its decision. If you on will tell you the name and address of any credit received a credit report on you. It is a crime to y provide incomplete or incorrect information in this	your card w terms of t security int you have account. W these accou Retirement treatment u	re applying for <i>i</i> ill constitute he credit car erest in all ir with us now hen you are ir ints to any a Account, and nder state or interest you	acknowle d agreem dividual a and in n default, mounts du d any oth federal lav	dgment of nent and ind joint the futur you auth ue. Share er accou w if give	of rece disclo share re to orize u es and int tha n as se	ipt and a sures. and/or c secure y is to app deposits t would curity, a	agreement You gran leposit ac your cred ly the bal in an Ind lose spec re not sul	to the t us a counts it card ance in dividual cial tax
X	(SEAL)	X					(SEA	L)	
APPLICANT'S SIGNATURE	DATE	OTHER SIGNAT	URE					DATE	
DE	PPROVED APPROVED SIGNATURE LIMITS:	UNION USE C	ONLY OTHER \$		OTHER \$			Debt Ratio/ Before	SCORE AFTER
	dverse Action Notice Sent)								
LOAN OFFICER COMMENTS: SIGNATURES:									
X		Х							
	DATE							DATE	



PERSONAL FINANCIAL STATEMENT

COMPLETE ONLY IF APPLYING FOR MORE THAN \$25,000.00

SECTION \mathbf{A} : ASSETS	SECTION B : LIABILITIES
Cash (1)	Other Debts Payable (1)
Investments in Partnership (2)	Partnership Payable (2)
Real Estate (Homestead) (3)	Mortgage Payable (3)
Real Estate (Other) (3)	Credit Card Debts
OTHER ASSETS	OTHER LIABILITIES
Personal Property	Taxes Payable
Automobiles (Market Value)	Auto Loan Payable
Notes Receivable	Notes Payable
Life Insurance (Cash Value)	NET WORTH (A - B)
TOTAL ASSETS (A)	TOTAL LIABILITIES (B)

SECTION C: CASH INCOME & EXPENSE

Gross Wages or Salaries	Mortgage Payments / Rent
Commissions, Bonuses etc	Principal/Interest Payments
Partnership Income etc	Income Taxes
Partnership Distributions	Partnership Contributions
Interests & Dividends	Other Taxes
Rental Income	Living Expenses & Misc.
Other	Other
TOTAL CASH INCOME (A)	TOTAL Cash Expense (B)
	NET Cash Flow (A-B)

SCHEDULE 1 - CASH

Account Name	Bank Name	Account #	Balance	Security Dep.

SCHEDULE 2 - INVESTMENTS in PARTNERSHIPS

Partnership Name	Gen., Ltd., Other	Percentage	Cost	Market Value

SCHEDULE 3 - REAL ESTATE

Location	Lien Holder	Cost	Balance	Market Value

SCHEDULE 4 - NOTES PAYABLE

Name of Institutions	Collateral	Original Amt	Balance	Maturity Date

The undersigned certifies that the information inserted here is true and correct, to the best of my knowledge.

GUARANTOR'S PROFILE – MUST ALSO COMPLETE THE IRS FORM 4506-T (ATTACHED)								
APPLYING FOR \$	BORROWE	R ACC	OUNT #	G	GUARANTOR ACCOUNT #			
BORROWER'S NAME			FIRST NAME			MIDDLE NAME		
GUARANTOR'S NAME			FIRST NAME			MIDDLE NA	ME	
SON / DAUGHTER OF								
LEGAL STATUS 🗌 U.S.	□ G.C.		/.P. □L-1		E-2	🗌 H-1		□ S.S.
SOCIAL SECURITY #		DO	В	Driv	er's Lice	nse #		
SPOUSE	SO	CIAL SE	ECURITY #				E	SEPARATED
STREET ADDRESS								
CITY			STATE		ZIP COD	E		
HOME PH	WORK PH				CELL PH			
EMPLOYMENT								
NAME OF EMPLOYER								
STREET ADDRESS								
CITY			STATE	TATE ZIP CODE				
POSITION			START DATE HOURS AT WORK				RK	
SUPERVISOR NAME			IF SELF EMPLOYED, TYPE OF BUSINESS					
NAME OF BUSINESS	TYPE C BUSINE		OWNERSHIP (0% TO 100%) OR POSITION		MONTHLY INCOME		HOW LONG	
1.					\$			
2.					\$			
3.					\$			
ADJUSTED GROSS INCOME ON LAST	2 YEARS TAX	K RETI	URNS		<u>.</u>			
YEAR: AMOUNT: \$			ASSETS -	LIA	BILITIES	=	CURREN	IT NET WORTH
YEAR: AMOUNT: \$								
SIGNATURE								
You promise that everything you have stated in this profile is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize Nizari Progressive Federal Credit Union to obtain credit reports in correlation with this application for credit and for any update, increase renewal, extension or collection of the credit received.								
I fully understand that in case the borrower fails to make his or her payments, I will be responsible for 100% of the loan amount and Nizari Progressive Federal Credit Union may also debit my account up to the full amount of the outstanding loan.								
X								

Guarantor Signature

Date

NIZARI PROGRESSIVE FEDERAL CREDIT UNION | ISMAILIS HELPING ISMAILIS

GUARANTOR'S PROFILE – MUST ALSO COMPLETE THE IRS FORM 4506-T (ATTACHED)								
APPLYING FOR \$	BORROWE	R ACC	OUNT #	G	GUARANTOR ACCOUNT #			
BORROWER'S NAME			FIRST NAME			MIDDLE NAME		
GUARANTOR'S NAME			FIRST NAME			MIDDLE NA	ME	
SON / DAUGHTER OF								
LEGAL STATUS 🗌 U.S.	□ G.C.		/.P. □L-1		E-2	🗌 H-1		□ S.S.
SOCIAL SECURITY #		DO	В	Driv	er's Lice	nse #		
SPOUSE	SO	CIAL SE	ECURITY #				E	SEPARATED
STREET ADDRESS								
CITY			STATE		ZIP COD	E		
HOME PH	WORK PH				CELL PH			
EMPLOYMENT								
NAME OF EMPLOYER								
STREET ADDRESS								
CITY			STATE	TATE ZIP CODE				
POSITION			START DATE HOURS AT WORK				RK	
SUPERVISOR NAME			IF SELF EMPLOYED, TYPE OF BUSINESS					
NAME OF BUSINESS	TYPE C BUSINE		OWNERSHIP (0% TO 100%) OR POSITION		MONTHLY INCOME		HOW LONG	
1.					\$			
2.					\$			
3.					\$			
ADJUSTED GROSS INCOME ON LAST	2 YEARS TAX	K RETI	URNS		<u>.</u>			
YEAR: AMOUNT: \$			ASSETS -	LIA	BILITIES	=	CURREN	IT NET WORTH
YEAR: AMOUNT: \$								
SIGNATURE								
You promise that everything you have stated in this profile is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize Nizari Progressive Federal Credit Union to obtain credit reports in correlation with this application for credit and for any update, increase renewal, extension or collection of the credit received.								
I fully understand that in case the borrower fails to make his or her payments, I will be responsible for 100% of the loan amount and Nizari Progressive Federal Credit Union may also debit my account up to the full amount of the outstanding loan.								
X								

Guarantor Signature

Date

NIZARI PROGRESSIVE FEDERAL CREDIT UNION | ISMAILIS HELPING ISMAILIS



AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)

Company Name	NIZARI PROGRESSIVE FEDERAL CREDIT UNION
Company ID	113093881

I hereby authorize **NIZARI PROGRESSIVE FEDERAL CREDIT UNION**, hereinafter called, COMPANY, to initiate debit entries to my Checking Account indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit the same to such account. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law.

DEPOSITORY NAME		
CITY	STATE	ZIP CODE
ROUTING NUMBER	ACCOUNT NUMBER	

This authorization is to remain in full force and effect until COMPANY has received written notification from me of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

MEMBER NAME		NIZARI	ACCOUNT NUMBER	
HOME PHONE NUMBER	WORK PHONE NUMBER		CELL PHONE NUMBER	
AMOUNT TO BE DEBITED EVERY MONTH	DATE OF DEBIT:			☐ Loan ☐ Savings

NOTE: ALL WRITEEN DEBIT AUTHORIZATION MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

I have completed this form fully and certify that I am the authorized to furnish all the information requested. I hereby also approve that all information provided is accurate.

MEMBER SIGNATURE	TODAY'S DATE
	102/110 2/112

PLEASE ATTACH COPY OF VOIDED CHECK TO THIS FORM



Application Fee

Application Fee of \$25.00 will be required with all Personal loans, Signature loans, Personal Line of Credit and Equipment Loans

Loan Application Fee of \$25.00 under following conditions:

- a. If a member provides a signed loan application and the loan is ineligible for the loan
- b. If a member provides a signed loan application and thereafter withdraws the loan before or after approval / counter offer
- c. If a member provides a signed application and does not provide any further documentation to complete the loan process within 60 days, the loan will be considered withdrawn

If the loans is approved AND disbursed within 60 days the borrower will be refunded the \$25.00 application fee.

I agree to the above terms and conditions

Account Number: _____

Applicant's Name: _____

Applicant's Signature: _____

Date: _____