

DIRECTIONS FOR **PERSONAL LOANS**

PLEASE **READ AND COMPLETE** ALL OF THE FOLLOWING INFORMATION -

**REQUIREMENTS**

Completed Loan Application  
Verification of Income

If the purpose of this loan request is "Debt Consolidation," please attach copies of all statements of persons you wish to pay, including balances due.

**Incomplete Loan Applications will cause a delay in the processing of your request!**

**1. Insurance Option(s):**

Single Life     Joint Life     Single Disability     Joint Disability      
None

**2. Amount Requested:** (\$500 - \$15,000) ***\*Based on Credit Score\****

New Money \_\_\_\_\_ **OR** \_\_\_\_\_

Refinance \_\_\_\_\_ (Current Loan Balance + New Money)

**\*Personal Loans may only be refinanced after 6 months of timely repayment\***

**3. Payment Frequency:**

Weekly (52 pymts/yr)	Biweekly (26 pymts/yr)	Monthly (12 pymts/yr)	Bimonthly (24 pymts/yr)
_____	_____	_____	_____

**4. Number of months the loan is to be repaid in (Maximum 60 Months): \_\_\_\_\_**

***\*Maximum Term based on Amount Requested\****

up to \$5,000 - 3 years; \$5,000-\$10,000 - 4 years; \$10,000-\$15,000 - 5 years

**5. Method of Repayment:**

\_\_\_\_\_ Over-the-Counter Payment with 1st Payment Date of \_\_\_\_\_

\_\_\_\_\_ Payroll Direct Deposit with 1st Payment Date of \_\_\_\_\_

\_\_\_\_\_ Automatic Transfer Payment with 1st Payment Date of \_\_\_\_\_  
From:  Savings **or**  Checking

If you have any questions, please contact the office at (607) 324-8384.

