



Thank you for choosing Gratiot Community Credit Union for your financial needs. Below is a list of items that will help to expedite your loan request.

Important information about applying for a loan:

- You must be a member at Gratiot Community Credit Union
- ALL applicants must provide proof of your monthly income (most resent paystubs). If self-employed, we will need your last 2 years of tax returns
- Make sure you sign the completed application
- There is a \$20 processing fee when your turn in your application
- Complete the application in Ink.
- ALL DEBTS MUST BE LISTED- incomplete applications will be denied
- If you need a co-signor, please ask for a co-signor application. Co-signors must provide proof of income.

IF YOU ARE APPLYING FOR AN AUTO LOAN, YOU WILL NEED:

- **FROM A DEALER:** Dealers slip showing: Year, Make, Vin Number, List of Options, Mileage, & Purchase Amount
- **FROM AN INDIVIDUAL:** Bring Vehicle in for inspection and loan value. We will also need the original title so that we may secure our lien.

PLEASE REMEMBER THAT THE CREDIT UNION IS BASING THEIR DECISION ON THE INFORMATION PROVIDED TO US ON THE APPLICATION, AND THAT BY SIGNING THE APPLICATION, YOU ARE STATING THAT ALL THE INFORMATION IS CORRECT AND THAT ALL YOUR DEBTS ARE LISTED.

Upon approval, please call to **make an appointment** to sign and pick up your loan.

Gratiot Community Credit Union

211 West Center Street
Alma MI 48801
989-463-8321

855 East Center Street
Ithaca MI 48847
989-875-6184

Gratiot Community Credit Union Loan Application

211 West Center Street
Alma, MI 48801

855 East Center Street
Ithaca, MI 48847

PURPOSE OF LOAN	Amount Requested \$ _____	For How Long? _____	COLLATERAL	
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() New Auto () Used Auto () New RV () Used RV () Debt Consolidation () Loan Special () Other: _____

APPLICANT DATA	Last Name _____	First Name _____	Initial _____	Social Security Number _____	Date of Birth _____
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Present Address _____	City _____	State _____	Zip _____	How Long? _____
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Previous Address (If Less Than 3 Years At Present Address) _____	How Long? _____
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Employer (Company Name & Address) _____	Working Now? () Yes () No	How Long _____	Position _____	Monthly Salary _____
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Previous Employer/Address (If Less Than 3 Years) _____	How Long _____	Position _____	Telephone Number _____
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Number of Dependents _____	Home/Cell Phone: _____	Work Phone Number: _____	Driver's License No: _____
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OTHER INCOME	Amount: \$ _____	Source: _____
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CO-APPLICANT DATA	Last Name _____	First Name _____	Initial _____	Social Security Number _____	Date of Birth _____
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Present Address _____	City _____	State _____	Zip _____	How Long? _____
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Previous Address (If Less Than 3 Years At Present Address) _____	How Long? _____
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Employer (Company Name & Address) _____	Working Now? () Yes () No	How Long _____	Position _____	Monthly Salary _____
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Previous Employer/Address (If Less Than 3 Years) _____	How Long _____	Position _____	Telephone Number _____
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Number of Dependents _____	Home/Cell Phone: _____	Work Phone Number: _____	Driver's License No: _____
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OTHER INCOME	Amount: \$ _____	Source: _____
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CREDIT & FINANCIAL DATA	Checking Account Number: _____	Savings Account Number: _____
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Where: _____	Balance: _____	Where _____	Balance: _____
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Are you: () Renting () Buying () Living with family () Own home	Mortgage Holder/Landlord (Name & Address) _____	Balance _____	Monthly Payment _____
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DEBTS: Please list ALL debts owing. Charge accounts, installment contracts, credit cards, and other obligations. (Attach additional sheet if needed.)

Name Of Creditor	Account No.	Name In Which Account Is Carried	Balance	Monthly Payment

REFERENCES	Name/Address: _____	Phone: _____
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	Name/Address: _____	Phone: _____
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Are you obligated to make Alimony, Child Support, or Maintenance Payments? If yes, to whom: _____	Applicant () Yes () No	Co-Applicant () Yes () No
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Are you a Co-maker, Endorser, or Guarantor on any loan or contract? If yes, for whom: _____ Where: _____	() Yes () No	() Yes () No Payment: _____
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Are there any Unsatisfied Judgments/Declared Bankruptcy in the last 10 years? If yes, where: _____	() Yes () No	() Yes () No Year? _____
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I understand that I may purchase credit life and/or disability insurance on this loan. Any uninsured balance is payable upon death.

() I do not want this coverage. () I do want this coverage

CREDIT VERIFICATION	I/we hereby consent to the necessary credit investigation in connection with this application and grant permission for this retention. I/We warrant that all information contained in this application is true and complete.
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() Individual Account	() Joint Account	Initials: _____
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Applicant's Signature _____	Co-applicant's Signature _____
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