



Consumer Loan Request Checklist

The Credit Union is committed to prompt and courteous lending service to our membership. This checklist includes information typically needed to review a loan request. Please be advised that this checklist does not constitute an application and additional documentation may be requested to complete your request.

The information listed below would need to be provided when completing a consumer loan application:

- Full Name
- Date of Birth
- Social Security Number
- Monthly Net Income
- Employer(s) & Dates of Employment (2-years of history)
- Income Verification - One month of current paystubs if not direct deposit, 2 years of signed Federal Tax Returns if self-employed.
- Residence Address
- Residence Status (Own or Rent)
- Monthly Mortgage or Rent Payments
- Home/Cell Phone numbers
- 2 References - Name, mailing address, phone number of each reference. One relative not living with you and a friend.

For Auto Loan Refinance

- 10-day payoff with daily per diem interest
- Payoff mailing address of current lender
- Account and/or loan number from your current loan
- Copy of current Safety Check and Registration
- Vehicle inspection by an HFS employee or representative.

If you have any questions regarding any of the requested information please contact HFS at 808-930-1400.