

St. John United Federal Credit Union

184 Goodell St, Buffalo, NY 14204

Phone 716-847-1815 FAX 716-847-2858

THANK YOU FOR YOUR LOAN APPLICATION. PLEASE NOTE THE FOLLOWING:

1. Your credit union uses the services of Trans Union Credit Bureau.
2. A \$10.00 non-refundable fee is required and must accompany your loan application.
3. **A minimum balance of \$25.00 plus one loan payment is required to remain in your share account for the life of the loan.**
4. **PROOF OF INCOME (social security, pension, etc.) AND/OR YOUR LAST TWO PAY STUBS MUST ACCOMPANY YOUR LOAN APPLICATION.**
5. If your loan is approved, interest on the loan will begin the day it is scheduled for disbursement.
6. **AUTO LOANS: auto insurance must be maintained for the life of the loan.**

Please check one: I am a 10 month employee 12 month employee

Signature: _____ Date: _____