



"Reaching Beyond Your Expectations"

SERVING MEMBERS SINCE 1952

FAX TO: _____

FAX # : _____

FROM : _____

Dear Member:

It is the policy of Corner Stone Credit Union to assess a credit report in connection with the processing of any loan request. Unless requested otherwise, the fee will be withdrawn from your Share Account. Please ensure that sufficient funds are available in your account, above the Minimum required (\$25.00). If sufficient funds are not available, the loan will not be processed.

*Individual Loan Processing Fee.....\$20.00

*Joint Loan Processing Fee.....\$40.00

Please sign below acknowledging your approval.

Member's Signature

Member's Account Number

**Please fax the completed application along with verification of income to the loan department at 972-218-5887 or 214-887-8000. Please include spouse/co-maker's information if both applying.

VERIFICATION OF INCOME MUST BE ATTACHED. TWO MOST RECENT PAY STUBS REQUIRED.

Main Office:
130 Historic Town Square
Lancaster, TX 75146
Phone: 972-218-9266
Fax: 972-218-5887

Mesquite Location
2424 Gus Thomasson Rd, Suite B
Mesquite, TX 75150
Phone: 214-887-8000
Fax: 214-887-8003

Toll Free: 1-800-345-5690

Website: www.cornerstonecreditunion.net

Email: mbrservice@cornerstonecreditunion.net



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WHAT DO I NEED TO APPLY FOR A LOAN?

Signature Loan and/or MasterCard Credit Card:

1. Complete loan application, signed & dated
2. Income verification: 2 current paycheck stubs (no more than 30 days old), 2 prior years of W2, or 2 years of tax return copies, or 2 prior years of 1099's
3. \$20.00 loan processing fee for each applicant

New or used auto, or refinance:

1. Complete loan application, signed & dated
2. Income verification: 2 current paycheck stubs (no more than 30 days old), 2 prior years of W2, or 2 years of tax return copies, or 2 prior years of 1099's
3. Description of vehicle including vehicle identification number (VIN), mileage, color and any other options the vehicle may have that will affect the value of the vehicle
4. Buyers order from dealership & dealer invoice (new cars only)

****If REFINANCING:** name and phone number of financial institution the auto is currently financed with and your account number. CSCU may also request a recent statement.

****CSCU requires all autos financed have full coverage insurance with a deductible no more than \$2,000.00 & have CSCU as the lien holder.**

\$20.00 loan processing fee for each applicant

Additional information and documents may be required or requested at the discretion of any CSCU loan processor, loan officer, loan manager, CEO, or Board of Directors.

Corner Stone Credit Union strives to process loan requests before 24 hours although an overflow of requests at one time could cause the processing to take longer.

Please contact the loan department with any questions.

Thank you,
CSCU Loan Department

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130 Historic Town Square
Lancaster, TX 75146
Phone: (972) 218-9266
Fax: (972) 218-5887

Mesquite Branch
2424 Gus Thomasson Rd., STE B
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Corner Stone Credit Union

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APPLICATION FOR OPEN-END LOAN

(PLEASE PRINT OR TYPE)

CIRCLE ONE: APPLICANT CO-APPLICANT

IF CO-APPLICANT: Applicant's Name: _____ Relationship: _____

Amount of Loan or Line of Credit Requested \$ _____ Purpose of Loan _____

Terms(mos.) _____ Payment Frequency _____ Payment Method _____

Collateral Information: VIN _____ Color _____ Mileage _____

By this application, the undersigned member applies for a loan account(s) with the above named Credit Union in accordance with the terms and conditions set forth in the Open-End Credit Plan Agreement of the Credit Union.

____ Individual Credit (Do NOT complete marital status for INDIVIDUAL credit in non-community property state).

____ Applicant's signature only.

____ Endorser, guarantor or surety (Co-maker) Name: _____

PERSONAL INFORMATION

Full Name:(Last) _____ (First) _____ (M.I.) _____

Birth Date: _____ Social Security #: _____ Driver's License #: _____ State Issued: _____

Number of Dependents (Excluding Self): _____ Ages: _____

Are you a US citizen? Yes _____ No _____

Marital Status: Complete marital status if this loan is for:

a.) Joint or secured credit, or

b.) You reside in or rely on property located in a Community Property State (AZ, CA, ID, LA, NM, NV, TX, WA, WIS)

CIRCLE ONE: Unmarried Married Separated

RESIDENTIAL INFORMATION

Present Street Address: _____

City: _____ State: _____ Zip: _____ Years Lived There: _____

Home: _____ Cell: _____ Work: _____

Email Address: _____

Previous Street Address(If at present address under 3 years): _____

City: _____ State: _____ Zip: _____ Years Lived There: _____

REFERENCES

Name of nearest relative not living with you _____ Relationship _____

Street Address: _____ City: _____ Zip: _____ Phone: _____

Name of nearest friend/co-worker not living with you _____ Relationship _____

Street Address: _____ City: _____ Zip: _____ Phone: _____

Name of nearest friend/co-worker not living with you _____ Relationship _____

Street Address: _____ City: _____ Zip: _____ Phone: _____

EMPLOYMENT INFORMATION

Present Employer: _____ Position/Title: _____

Employers Street Address: _____

City: _____ State: _____ Zip: _____ Hire Date: _____

Supervisor: _____ Supervisor Phone #: _____ Fax #: _____

Previous Employer(If at present employer under 3 years): _____ Position/Title: _____

Previous Employers Street Address: _____

City: _____ State: _____ Zip: _____ Hire Date: _____

Previous Supervisor: _____ Phone #: _____ Fax #: _____

(COMPLETE REVERSE SIDE)

SALARY INFORMATION

Alimony, child support or separate income need not be reported if you do not wish to have it considered as a basis for repaying this loan.

Salary: \$ _____ CIRCLE ONE: GROSS NET
 Per: CIRCLE ONE: Year Month Bi-weekly Weekly
 Other Income: \$ _____ Source: _____
 Per: CIRCLE ONE: Year Month Bi-weekly Weekly
 Is any income listed likely to be reduced within the next two years? Yes ___ No ___
 If yes, explain _____
 Share Draft or Checking Account #: _____ Where? _____
 Share or Savings Account #: _____ Where? _____

OUTSTANDING DEBTS (Use separate sheets if necessary)

Creditor	Type of Debt or Account	Name(s) in which Debt or account is carried	Original Debt	Present Balance	Monthly	Past Due Yes / No
	Rent/Mortgage					
Totals						

Are there any other persons obligated on any of the above loans? Yes ___ No ___
 If yes, which ones and who? _____
 Is applicant a co-maker, cosigner, or guarantor on any loan? Yes ___ No ___
 If yes, for whom? _____ To whom? _____
 Are there any unsatisfied judgments against applicant? Yes ___ No ___
 If yes, by whom? _____ To whom? _____ Amount \$ _____
 Has the applicant been the subject of an order for relief under The Federal Bankruptcy Code or adjudicated a bankruptcy under the Bankruptcy Act in the last 10 years? Yes ___ No ___

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.
 I hereby acknowledge there is a Loan Application Fee in the amount of \$20.00 for which I am responsible and is to be paid in cash, check, or automatically deducted from my Corner Stone Credit Union account.

Signature of Applicant _____ Date _____