CREDIT UNIONS

SISTERS HOSPITAL EMPLOYEES FCU

2157 MAIN STREET **BUFFALO, NEW YORK 14214** PHONE: (716) 862-1472 FAX: (716) 833-5975 **WWW.SHEFCU.ORG**

LOAN APPLICATION PROCEDURES

Eligibility

To be eligible for a loan you:

- 1. Must be a member of Sisters Hospital Employees Federal Credit Union
- 2. Must be currently employed
- 3. Must be of legal age to enter into a binding contract.

Application

- 1. A loan application must be filled out front and back
- 2. The loan application must be signed and dated
- 3. Joint applicants and co-signers must sign the application
- 4. All outstanding debt must be listed
- 5. All income that will be used to repay the loan must be listed
- 6. There is an application fee of \$12.00. This fee includes a credit check. Your credit worthiness and your Empirica score will determine the interest rate you will receive for your loan.
- 7. We will need proof of income
- 8. We will need proof of insurance9. The member may purchase permanent disability or death and/or temporary disability insurance
- 10. Provide us with an updated copy of your drivers license

Proof of Income

- 1. We will need proof of income for you and any co-maker/guarantors.
- 2. A recent pay stub is acceptable
- 3. If you are self-employed, we will need a copy of the first page of your most recent tax return
- 4. If you are retired, we will need a copy of your social security check/pension check or proof of direct deposit

Proof of Insurance***required for all vehicle loans

- 1. Provide us with a copy of your insurance card or the name and address of you vehicle insurance carrier along with the agents phone number.
- 2. We must be listed as Loss Payee on your policy.
- 3. The vehicle must be covered for fire, theft and collision.

Co-Signers Information

1. If your loan is approved with a co-signer, both the member and cosigner must be present to sign the promissory note. Should the co-signer be unable to appear in person, the promissory note may be taken to he/she for signature and witnessed by a notary public.

Refinancing

- 1. Loans in good standing may be refinanced, see the **Loan Policy** for further details.
- 2. To refinance an existing loan, the new loan must be for at least \$1,000.00 more than existing loan and the existing loan must be at least a quarter of loan paid off. You must also qualify financially.
- 3. Can only refinance an existing loan once.

Payment/Non-Payment of Loans

- 1. You must make arrangements with the credit union for re-payment of your loan.
- 2. Should you leave your employer or stop payroll deductions, you must contact the Credit Union to arrange for your monthly payments.
- 3. Failure to do so could result in the Credit Union recalling the entire balance left on the loan immediately

Thank you for giving us the opportunity to serve your financial needs.

LOAN INFORMATION

NEW CAR LOAN

- 1. Loans may not exceed the amount of money the dealer requires to purchase a car.
- 2. The stated interest rate is 1.49%-12.99% and financing may be for up to 7.0 years (84 months). *
- 3. The actual interest rate will be determined by the member's Empirica Score
- 4. The Credit Union must secure a lien on the automobile.
- 5. A certificate of insurance providing proof of collision coverage must be presented before a check is issued.

USED CAR LOAN

- 1. Loans may not exceed the NADA book value listed for the car
- 2. The stated interest rate ranges from 1.99%-17.99% and financing may be up to 7 years (84 months) *
- 3. The member's Empirica Score will determine the actual interest rate and length of financing
- 4. A certificate of insurance listing the Credit Union as lien holder and listing proof of collision coverage must be presented before a check will be issued
- 5. Generally, loans will not be granted for a used vehicle more than 7 years old
- 6. If it is documented that the car is either a classic or that there is a proven record of the vehicle holding its market value for a long period of time, a loan may be granted
- 7. Loans for buying a car that has previously been leased are considered Used Car Loans
- * Auto loans with a balance can refinance only with purchase of new, used auto.

SECURED LOANS

- 1. With this type of loan, your shares are held in your account until the loan is paid
- 2. Loans may be secured by shares in your Regular, Vacation or Christmas accounts
- 3. For a fully secured loan, the amount in your share account can not fall below the current value of the loan
- 4. Fully secured loans have a stated interest rate from 2.99% to 8.99%*
- 5. Financing for secured loans may be for any length of time

UNSECURED LOANS

- 1. With this type of loan, you are not required to maintain shares equal to nor partially equal to the loan amount
- 2. The stated interest rate is determined by the members credit worthiness
- 3. The member's Empirica Score will determine the actual interest rate, which varies from 5.9% to 17.9%. *
- 4. With the exception of special loan sales, only two (2) unsecured loans are allowed at one time. (Credit Worthiness must apply)
- 5. The maximum unsecured loan amount is \$15,000.00 for qualified borrowers

REJECTED LOANS

****IF YOUR LOAN APPLICATION IS DENIED****

- 1. Notification of denial will be mailed to you
- 2. You may consult with a member of the Loan Committee and Reapply
- 3. If your loan is denied and you do so desire, you may have your loan application reviewed by the Board of Directors. (Generally, the Board of Directors meets the 3rd Monday of every month)
- Rate may be less with loan sale.



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HOW TO

Please complete front and back of application

Loan #

Sign on back page

Return	 Return completed application to credit union with recent paystub An incomplete or unsigned application may delay processing 								
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equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a Signatures You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. You understand that the	Applicant Her	W STATE OF THE STA	RELATIONSHIP	Other Refe	erence						RELATIO	NSHIP
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