*“Providing Quality Financial Services Since 1950”*

In order to apply for a loan, you must be a member of the Credit Union in good standing. There is a $5.00 application fee payable at the time of application. Upon approval of your loan, you have thirty days for the loan to be disbursed, or it will be cancelled. If a member cancels a loan that has been approved, a $30 fee will be charged.

Please complete the application in full, sign and date.

If this is a joint loan request, the co-applicant must also complete the application, sign and date.

If a co-signer/guarantor is required, they must complete a separate application, sign and date.

Along with the application, the following is required to verify your income:

 Copies of your last 2 pay stubs.

If receiving Social Security, a copy of your award letter or if it is direct deposited, a copy of your last statement showing the deposit.

If receiving a pension or retirement fund, a copy of the award letter or copy of last statement showing a direct deposit.

If self-employed, a signed copy of your last tax return showing all schedules filed.

**ALL INCOME MUST BE VERIFIABLE**

When applying for a vehicle loan, we require a copy of the purchase order from the dealer or a sales agreement from an individual seller.

When refinancing a vehicle loan from a bank, please provide us with the make, model and year of the vehicle along with the VIN and mileage.

Include any extra options on the vehicle.

If you need help in completing the loan application please feel free to contact the loan department.

**AN INCOMPLETE OR UNSIGNED APPLICATION WILL DELAY PROCESSING OF YOUR LOAN!!!**

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