

## CONSUMER LOAN APPLICATION

### CHECKLIST

Please attach the following verification documents (whichever is applicable) with your loan application.

#### **GOVERNMENT AGENCIES - ASPA / LBJ / ASTCA**

- 2 MOST RECENT PAY STUBS (Consecutive)
- FORM 303
- MOST RECENT W2/ TAX RETURN (with stamp by the AS Tax Office) Customer must have been employed with current employer for at least 2 years.

#### **PRIVATE SECTOR**

- 2 MOST RECENT PAY STUBS (Consecutive)
- LETTER OF EMPLOYMENT WITHIN 30 DAYS
- MOST RECENT W2/TAX RETURN (with stamp by the AS Tax Office)

#### **LOCAL RETIREMENT**

- AWARD LETTER FROM ASG RETIREMENT OFFICE
- FORM 1099R
- BANK STATEMENT (if benefit direct deposit is non-TBAS account)

#### **VA BENEFICIARIES**

- DFAS-CL 7220/148 (1-800-469-6559 / 1-800877-363-3677 / mypay@dfas.mil)
- AWARD LETTER FROM VA REGIONAL OFFICE AZ (1-800-827-1000)
- BANK STATEMENT (if benefit direct deposit is non-TBAS account)

#### **SOCIAL SECURITY**

- AWARD LETTER FROM SOCIAL SECURITY OFFICE
- FORM 1042s / 1099-ALIENS / 1049 US NATIONAL/CITIZEN)
- BANK STATEMENT (if benefit direct deposit is non-TBAS account)

#### **MILITARY**

- 2 MOST RECENT LES
- PREVIOUS YEARS W2 FORMS
- LETTER FROM COMMAND STATION
- BANK STATEMENT (if benefit direct deposit is non-TBAS account)

#### **PENSION RECEIPTS**

- AWARD LETTER

#### **REQUIRED IDENTIFICATIONS** *(Any of the primary identification cards listed below together with the **Social Security Card**)*

- DRIVERS LICENSE
- IMMIGRATION ID
- ASG VOTERS ID
- PASSPORT
- ASG ID CARD

#### **ADDITIONAL REQUIREMENTS:**

1. If you have local or off-island credit card issues with other financial institutions, please provide evidence of payoff of the debt or evidence of any payment arrangements in place. Failure to do so may result in your application being declined for delinquent credit.
2. If applying jointly, (with Co-Borrower) please initial the required section on the top front portion of the application form.
3. Ensure that the Statement of Position is completed, signed and dated by the applicants.
4. If you have non-TBAS loan (not credit card) please notate on your loan application the loan amount, the interest rate and the type of interest (fixed or variable).

**APPLICATION FEE: \$20.00 (non-refundable)**

## CONSUMER LOAN APPLICATION

## CONSUMER LOAN APPLICATION

*By initialing below, we intend to jointly apply for this loan.*

Applicant     Joint Applicant

Date: \_\_\_\_\_

### APPLICANT INFORMATION

Amount Requested	\$	Down payment (if any)	\$
Name (First & Last Name)		Purpose of Loan	
Social Security No		Date of Birth	
Mailing Address (PO Box)		Village	
Cell Phone No		Email Address	

### JOINT APPLICANT INFORMATION

Name (First & Last Name)	
Social Security No	Date of Birth
Mailing Address (PO Box)	Village
Cell Phone No	Email Address

### REFERENCES

**\*Please provide at least 3 references**

Name	Phone Number	Relationship

**ECOA:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission 901 Market Street, Suite 570 San Francisco, CA 94103

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** – To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Authorization: Each of the undersigned authorizes the Bank to request, receive, investigate, verify, and re-verify any information obtained or discovered in connection with this application, and any credit reports and other financial information regarding any applicant as necessary or appropriate, and any information or data relating to any property or loan.

\_\_\_\_\_  
*Applicant Signature*                      *Date*

\_\_\_\_\_  
*Joint Applicant Signature*                      *Date*

### DIRECTIONS TO YOUR HOUSE:

## CONSUMER LOAN APPLICATION

<b>PERSONAL FINANCIAL STATEMENT</b>			
<i>ASSETS</i>	<i>IN EVEN DOLLARS</i>	<i>LIABILITIES AND NET WORTH</i>	<i>IN EVEN DOLLARS</i>
Cash on hand and in Banks	\$	Notes payable -Banks & other Institutions	\$
Marketable Securities	\$	Accounts and Bills Due	
Other Equity Interests		Unpaid Taxes	
Retirement Accounts (401K, Sep IRA, etc.)		Real Estate Mortgages Payable	\$
Real Estate Owned	\$	Life Insurance Loans	\$
Accounts, Loans, & Notes Receivable	\$	Other Liabilities: Itemize	
Cash Value of Life Insurance	\$		
Equity in LLC's, S-Corp's or Other Businesses	\$		
Other Assets: Itemize			
Cars and Trucks			
Motor Home			
Antique Cars			
Personal Property		<b>TOTAL LIABILITIES</b>	<b>\$</b>
		<b>NET WORTH</b>	<b>\$</b>
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES AND NET WORTH</b>	<b>\$</b>

<i>SOURCE OF INCOME</i>	<i>IN EVEN DOLLARS</i>	<i>GENERAL INFORMATION</i>		
Salary	\$	Employer		
Bonus and Commissions	\$	Pos/Profession	No. Years	
Dividends and Interest	\$	Employer's Address		
Real Estate Income	\$	Employer's Phone Number		
*Other Income: Itemize	\$	Partner, officer, or owner in any other venture? If yes, List.		
<b>TOTAL</b>	<b>\$</b>	Are any assets pledged? If yes, List.		
*Alimony, child support or separate maintenance payments need to be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under court order, written agreement, oral understanding.		Income taxes settled through (date)		

<i>EXPENSES</i>			
Mortgage/Rent	\$	Insurance	\$
Utilities (Water/Electricity)	\$	Phone/Cable/Internet	\$
Groceries	\$	Others	\$
Donations	\$	<b>TOTAL EXPENSES</b>	<b>\$</b>

I/We fully understand that it is a crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

**Applicant's**  
**Signature:** \_\_\_\_\_ **Date Signed** \_\_\_\_\_

**Co-Applicant's**  
**Signature:** \_\_\_\_\_ **Date Signed** \_\_\_\_\_