

Your credit request will be handled faster by doing the following:

Complete & sign the attached loan application & attach the required income verification

If you are an employee:

- Two most recent paystubs and/or current T4
- Notice of Assessment for most recent tax year

If you are self-employed:

- Three most recent full and complete tax returns

Please also include recent investment statements from other financial institutions.

Instructions for sending in your loan application and income verification:

1. Save your completed loan application to your desktop
2. Send an email to lending@nelsoncu.com and attach your completed loan application, and income verification documents

***NOTE:** The loan application has required fields. For those that are not applicable, type a zero or dash into the field. Applications can not be completed on mobile devices. Please use a desktop or laptop computer to complete the form.*

A Financial Services Officer will contact you with the next steps once we have received your complete application and income verification.

Thank you,

The Retail Lending Team
Nelson & District Credit Union
250 352 7207
lending@nelsoncu.com

NDCU MEMBER #	PHONE NUMBER & EMAIL ADDRESS
PURPOSE & AMOUNT OF LOAN/USE OF FUNDS	
PREFERRED PAYMENT (AMOUNT/FREQUENCY)	\$

Personal Information

Applicant: SURNAME, FIRST NAME, MIDDLE NAME	Birthdate MD/Y	Marital Status	Social Insurance #
Co-Applicant or Spouse: SURNAME, FIRST NAME, MIDDLE NAME	Birthdate MD/Y	# of Dependants	Social Insurance #
Physical Address	Telephone No.	How Long?	Rent or Own? Payment?
Mailing Address (if different)	Postal Code	If Renting, Landlords Name & Telephone No.	
Previous Address (if current address less than 3 years)	Postal Code	How Long?	
Applicants EMPLOYER AND ADDRESS	Telephone No.	Occupation/Title	Monthly Gross Income
	Length of Employment		
Applicants Previous Employer (if less than 3 Years)	Length of Employment	Occupation/Title	
Spouses/Co-Applicants EMPLOYER AND ADDRESS	Telephone No.	Occupation/Title	Monthly Gross Income
	Length of Employment		
Other Sources of Income (state source – i.e. Pensions, Rental Income, BC Child Tax Credit or Family Bonus, Maintenance Income):	Monthly Gross Income		
PERSONAL REFERENCE #1 (Name, Relationship, Address)	Telephone #:		
PERSONAL REFERENCE #2 (Name, Relationship, Address)	Telephone #:		

PLEASE ENTER "0" IF A FIELD IS NOT APPLICABLE

ASSETS	VALUE	LIABILITIES	PAYMENT	BALANCE
Personal Residence	\$	Mortgage with...		
BC Tax Assessed Value	\$	Mortgage with...		
Other Real estate	\$			
	\$	Annual Property Tax Payment		
	\$	Strata Fee or Pad Rental		
	\$	Heat		
Vehicle (year/make/model)	\$	Vehicle loan		
Vehicle (year/make/model)	\$	Vehicle loan		
Recreational Vehicles	\$	Line of Credit		
Life Insurance	\$	Line of Credit		
<u>Registered Retirement Savings Plans</u>		Investment Loans		
Where Held	\$	Credit Card		
Where Held	\$	Credit Card		
<u>Tax Free Savings Accounts</u>	\$	Credit Card		
Where held				
<u>Credit Union/Bank Accounts</u>		Private loan		
Where Held	\$	Spousal Support		
Where Held	\$	Child Support		
<u>Other assets</u>	\$ \$ \$	Other debts or payment obligations (please describe) CRA, GST		
TOTAL ASSETS (A)		TOTAL LIABILITIES (L)		
PERSONAL NET WORTH (A – L)		TOTAL OF MONTHLY PAYMENTS		

Member Disclosure and Consent

In consideration of the Credit Union granting the loan applied for, I agree to obtain and maintain in force for the term of such loan and any extension or renewals thereof, insurance satisfactory to the Credit Union covering physical damage to the property securing this loan with loss payable to the Credit Union as Mortgagee (For vehicles - required coverage includes Collision and Comprehensive coverage).

I have provided my Social Insurance Number ("SIN") to the Credit Union as confirmation of my identity and I authorize the Credit Union to use my SIN and reveal my SIN to others as a means of identifying me.

I declare the information given on this application is true and accurate in every respect. I have no liabilities or financial obligations other than those stated. This declaration is made for the purpose of obtaining a loan.

I hereby consent to the Credit Union or its agent obtaining reports containing credit or personal information from any person or source as the Credit Union or its agent may from time to time see fit in connection with this credit application, including any reporting agency.

Please review your loan application to ensure it is complete in all respects. Thank you!

Third Party Declaration: Loan Application will be on behalf of a 3rd party:	Yes No	Politically Exposed Foreign Person (PEFP): Have you or any member of your family ever been employed as a senior official in a foreign state?	Yes No
FATCA: Are you a US citizen? Are you a US tax resident?	Yes No Yes No	Domestic PEP: Have you or any member of your family ever held office or position for the Canadian government: federal, provincial or municipal?	Yes No
CRS: Are you a tax resident of another country other than Canada or USA?	Yes No	HIO: (Head of International Organization) Are you a person entrusted with a prominent position that typically comes with the opportunity to influence decisions and the ability to control resources?	Yes No
Privacy: Would you like to consent to advertising by mail and email?	Yes No	Residency: Are you a permanent resident of Canada?	Yes No
Member Signature	Date	Co-Applicant Signature	Date

Member Disclosure & Consent by Telephone:

"Do you _____ consent to the Nelson & District Credit Union obtaining reports containing credit and personal information from any person or source in connection with this credit application, including any reporting agency?"

Employee acknowledgement: I read the preceding statement to the member, which the member agreed to verbally on:

Employee Name:

Employee Signature: