

HOW CAN WE HELP YOU?

CCEC Account Number

How much money do you need? \$..... For what purpose?

Is this in addition to loans you already have at CCEC? Yes No How much do you want to repay each month? \$..... On what day of the month would you prefer to make your loan payment?

How often would you like to make your payment(s)? Weekly Bi-weekly Semi-monthly Monthly

Have you borrowed from CCEC before? Yes No Do you want Disability Insurance on this loan? Yes No

Is this an RRSP loan? Yes No Should it be Readvanceable? Yes No

A FEW BASIC QUESTIONS

Name Date of birth SIN

(First) (Initial) (Surname) (Month) (Day) (Year)

Co-Borrower Date of birth SIN

(First) (Initial) (Surname) (Month) (Day) (Year)

Home address Phone No. (.....).....

(Postal Code)

How long at address? Previous address How long at previous address?

(If less than two years at current address)

No. of dependants Marital status: Married Other Please specify

Have you ever been bankrupt? Yes No For what year did you last file an income tax return?

SOME INFORMATION ABOUT YOUR INCOME:

Employer

Address

Occupation/Position

Time with Employer

Previous Employer

Time with Previous Employer

Gross Income from Employer per month \$.....

Income from other sources

Please specify sources

CO-BORROWER'S INCOME

Co-Borrower's Employer.....

Address

Occupation/Position

Time with Employer

Previous Employer

Time with Previous Employer

Co-Borrower's **Gross** Income per month \$.....

Income from other sources

Please specify sources

WHERE YOU STAND FINANCIALLY - It is important that you list all debts.

VALUE OF ASSETS		LIABILITIES		Amount Owning	Monthly Payment	Payable To
Residence (if owned)	\$	Mortgages	First	\$ .....	\$ .....	.....
Other real property	\$		Second	\$ .....	\$ .....	.....
Vehicle(s)	\$	Annual Property Tax		\$ .....	\$ .....	.....
Year/Make/Model		Condo Fee(s)		\$ .....	\$ .....	.....
Investments at CCEC	\$	Rent/Housing Charge		\$ .....	\$ .....	.....
Investments elsewhere	\$	Loans for Vehicles		\$ .....	\$ .....	.....
where?		CCEC Loans		\$ .....	\$ .....	.....
RRSP at CCEC	\$	Support Payments		\$ .....	\$ .....	.....
RRSP elsewhere	\$	Other Loans		\$ .....	\$ .....	.....
where?		Lease Payments		\$ .....	\$ .....	.....
Stocks	\$	Revenue Canada		\$ .....	\$ .....	.....
Bonds	\$					
Other	\$					
		CREDIT CARDS		- Please list all credit cards & balances		
		Card Name		Amount Owning	Monthly Payment	
Do you have a line of credit here?		.....		\$ .....	\$ .....	.....
If yes, what is your limit? \$ .....		.....		\$ .....	\$ .....	.....
Do you have a line of credit elsewhere?		.....		\$ .....	\$ .....	.....
If yes, what is your limit? \$ .....		.....		\$ .....	\$ .....	.....
Is there any other information we should know?						

Reference Address Phone (.....)..... Occupation

I declare the information given in 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 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.

Applicant's signature Co-Borrower's signature

Date Date

Credit Union Use Only Account# Loan Approval# Loan Approval#

Approval/Recommendations

APPROVED Amount requested \$ \$
 DEFERRED Amount refinanced \$ \$ Approved by: Staff Credit Committee
 REJECTED Total requested \$ \$ Date:.....

Subject to:

Signatures

Loan Term Payment amount Starting date
 Amortization (if different) Payment by post-dated cheques cash
 First payment date automatic deductions from Acct No
 Payment frequency Borrower's signature
 Interest rate% Fixed Variable chequing shares Plan 24

SECURITY

Item description	Value	Security value	% of value taken as security
.....
.....
.....
.....
.....

The Personal Loan Short Form

If you wish to borrow money for shares in a co-op, a new car, to consolidate your debts, for an RRSP, to take a vacation or – for some other purpose, complete this form and fax it to us or drop it off at CCEC.

Please call our loans officer the following business day to discuss terms of the loan or to arrange an interview if we require more information or clarification.

CCEC - for all your financial needs!

- We also offer:
- Individual & Group Mortgages
 - Business Lines of Credit
 - Business Loans
 - 24 hour Telephone/Internet Banking with MemberLink® & MemberDirect®
- Ask us for more information or check out our website.

Every service you use at CCEC helps your community to grow.

Open Hours:

- Monday - Thursday 11 am - 5 pm
- Friday 11 am - 6 pm
- Saturday 10 am - 1 pm

CCEC Credit Union

2250 Commercial Drive, Vancouver, BC V5N 5P9
 Telephone: 604.254.4100
 Fax: 604.254.6558
 Toll Free in North America: 1.866.254.4100
 Web: www.ccec.bc.ca

The Personal Loan Short Form

A fast, easy loan application

We're a full-service credit union dedicated to community economic development.

