

PLEASE COMPLETE ALL SECTIONS AS FULLY AS POSSIBLE

HOW CAN WE HELP YOU?

CCEC Account Number: _____

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

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

How often would you like to make your payments? 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

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. _____ Email: _____
 (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:

CO-BORROWER'S INCOME

Employer _____ Phone No. _____

Co-Borrower's Employer _____ Phone No. _____

Address _____

Address _____

Occupation/Position _____

Occupation/Position _____

Time with Employer _____

Time with Employer _____

Previous Employer _____

Previous Employer _____

Time with Previous Employer _____

Time with Previous Employer _____

Gross Income from Employer per month \$ _____

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

Income from other sources _____

Income from other sources _____

Please specify sources _____

Please specify sources _____

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

VALUE OF ASSETS

LIABILITIES

Residence (if owned) \$ _____
 Other real property \$ _____
 Vehicle(s) \$ _____
 Year/Make/Model _____
 Investments at CCEC \$ _____
 Other investments \$ _____
 Where? _____
 RRSP at CCEC \$ _____
 RRSP elsewhere \$ _____
 Where? _____
 Stocks \$ _____
 Bonds \$ _____
 Other \$ _____

	Amount Owing	Monthly Payment	Payable to
Mortgages First	\$ _____	\$ _____	_____
Second	\$ _____	\$ _____	_____
Annual Property Tax	\$ _____	\$ _____	_____
Condo Fee(s)	\$ _____	\$ _____	_____
Rent/Housing Charge	\$ _____	\$ _____	_____
Loans for vehicles	\$ _____	\$ _____	_____
CCEC Loans	\$ _____	\$ _____	_____
Support Payments	\$ _____	\$ _____	_____
Other Loans	\$ _____	\$ _____	_____
Lease Payments	\$ _____	\$ _____	_____
Revenue Canada	\$ _____	\$ _____	_____

CREDIT CARDS

Please list all credit cards & balances

Do you have a line of credit here? _____	Card Name	Amount Owing	Monthly Payment
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 grant consent to the credit union or its agents obtaining reports containing credit information from any person or source as the credit union or its agents 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 bicycle, a new car, to consolidate your debts, for an RRSP or for some other purpose, complete this form and fax it to us or drop it off at CCEC.

Please call our loans officer to discuss terms of the loan or to arrange an interview; 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®** and **MemberDirect®**

Ask us for more information or check our website.

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

Branch Hours:
Tuesday – Thursday 9:45am-5:15pm
Friday 10am – 6pm
Saturday 10am – 1pm

phone: 604.254.4100
toll-free: 1.866.254.4100
fax: 604.254.6558
website: www.ccec.bc.ca



2248 Commercial Drive, Vancouver, BC V5N 4B5

**The
Personal Loan
Short Form**

Your full-service credit union dedicated to community economic development.

**your community,
your credit union**



CCEC
credit union