

# IRON WORKERS FEDERAL CREDIT UNION

## LOAN APPLICATION INSTRUCTIONS

Thank you for thinking of the Iron Workers Federal Credit Union to service your lending needs. To expedite the processing of your loan application, please follow these instructions:

1. **PROCESSING FEE: \$20.00 must be submitted with application.**
2. **ONE SECURED LOAN PAYMENT MUST BE IN YOUR SHARE ACCOUNT BEFORE DISBURSEMENT OF LOAN CHECK.**
3. **FOR ALL LOANS:** Complete all highlighted sections of application – personal and employer information. If you're including a co-signer or joint applicant, make sure the right half of the application is completed with their information also. **PLEASE SIGN AND DATE THE APPLICATION.**
4. **VERIFICATION OF INCOME:** Please send a copy of your two most recent pay stubs, a copy of last year's W-2s and/or proof of unemployment benefits or any additional income that you receive. Self-employed applicants can submit their signed Federal Income Tax Return with Schedule C and those with rental income are required to submit current, signed rental lease agreements. Retired applicants that collect pension, social security, or other benefits may submit award letters, bank statements showing direct deposits, or copies of checks received.
5. **INFORMATION DISCLOSURE:** Sign and indicate social security number.

**IF YOU HAVE ANY QUESTIONS OR NEED HELP IN COMPLETING THE LOAN APPLICATION FORMS, PLEASE CALL THE CREDIT UNION AT 412-471-1133 OR 1-800-471-4928.**