

**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 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®** 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 – Friday 9:45am-5:15pm

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