



1133 VAN VOORHIS RD * MORGANTOWN, WV 26505-3530

MAIN OFFICE – PHONE (304) 599-9600 * FAX (304) 599-1300

NIOSH OFFICE – PHONE (304) 241-4129 *

WEB: www.aesfcu.com

THE FOLLOWING STEPS NEED TO BE TAKEN WHEN APPLYING FOR AND PROCESSING YOUR LOAN:

PLEASE PAY CLOSE ATTENTION TO THOSE AREAS WHICH HAVE A BOX AROUND THEM

Fill out the Loan application in ink. Be sure it is signed and dated. If you are relying on the income of someone else to repay the loan payment (co-applicant), then they must fill out a separate loan application.

List all payments for which you are responsible, including any loans on which you may be a co-signer. (A credit bureau report may be pulled in your name.)

Proof of income is required for all loan applications (including the co-applicant), unless it is a Shares Secured loan. Your most recent pay-stub is preferred. If self-employed, please provide 2 year of tax return.

If processing your loan by mail, please have your signature on the Note and Disclosure form notarized, **with a seal or stamp**, at the Witness X". If the loan is being secured by a co-applicant, their signature must also be notarized.

If purchasing **ANY** type of New or Used vehicle, **the serial number (VIN) and name of insurance company, agent, and phone number** must be provided before the loan can be closed and the deductibles must be \$1000 or less.

If your loan is for a new vehicle, please include a dealer's invoice showing the price of the vehicle. **The check will be made out to the dealer.**

All new vehicle pre-approved loans can be held for 30 days at the approved rate. If we have a dealer purchase invoice and/or agreement on file, the pre-approved loan may be held at the approved rate until the vehicle is delivered. (Exceptions made only by Loan Officer approval.)

If you plan to pay your loan payment by payroll deduction you need to fill out a payroll deduction form.

All approved loans will be charged a \$90 loan doc fee this fee is to be paid at the time of closing the loan.

The Credit union has Loan Officers available every day to decide on your loan request. Once the credit union has received all the necessary information to process your loan, a decision can be made within 24 to 48 hours.