



Newark Board of Education

Employees Credit Union

Requirements for Loan Applicant

LOAN APPLICATION:

1. Any member may submit a loan application for consideration with NBEECU
2. All applications are to be signed, dated and filled out stating:
 - a. Full Name
 - b. Membership Number
 - c. Current Driver's License Number
 - d. Social Security Number
 - e. Birth Date
 - f. Current Address (and previous addresses covering at least the past two years)
 - g. Marital Status and Dependents
 - h. Employment and income information (All income stated on the credit application is subject to written verification.)
 - i. Two most recent paystubs (covering at least a month of work)
 - j. The previous year's W-2's reflecting the salary
 - k. Current Assets
 - l. All debts and past credit history
 - m. Two current references, name, address and phone number (that don't live with you)
3. All members have the option of using **Payroll Deduction, Direct Deposit or Debit Origination.**