



Women's Southwest Federal Credit Union

PO Box 720207 – Dallas TX 75372

www.feministcu.org ~ (214) 887-0700

E-mail: WSFCUDallas@sbcglobal.net

Fax: (214) 887-0099

FOR A FASTER LOAN DECISION...

...Give us copies of items requested below:

You may:

- Bring documents into our office for us to photocopy or
- Fax documents to (214) 887-0099 or
- Enclose photocopies with your application (we don't mail back originals).

[] 1. **VERIFY YOUR SOURCE(S) OF INCOME:** provide us with clear copies of:

a. If you receive income from an *employer*, either:

- Your 2 most recent pay stubs from paychecks (even if both are in the same amount) or
- Your W-2 from the end of last calendar year and one recent pay stub.

b. If you receive income from *retirement, Social Security, Disability, VA benefits, or other government agencies:*

- Your most recent award letter and
- Your last two account statements showing the amounts of those direct deposits.

c. If you are self-employed or work as contract labor: from your federal income tax returns (1040s) for the two most recent calendar years:

- Pages 1 & 2
- Schedule C
- The 6 most recent statements from the checking account(s) you use for your business

d. If you receive income from child support or alimony (you need not report this income unless you are relying on it to obtain credit):

- The court order showing the amount(s) originally granted by the divorce decree and
- Your three most recent personal checking or savings account statements showing the child support or alimony deposits and
- Kindly follow the instructions at the top of the Loanliner® Application under "Individual Credit."

e. If you receive income from rentals: from your federal income tax returns (1040s) for the last two years:

- Pages 1 & 2 (be sure that page 2 is signed) and
- Schedule E (& attachments to Schedule E, if any)

In addition, three recent rental checking account statements

[] 2. **COLLATERAL:** planning to use a motor vehicle to back your loan? Send a readable photocopy of:

- The registration or title (if you own it or are buying it from a private party) or

(continued next column)

- The front of the long Motor Vehicle Contract (if from a dealer) listing costs, vehicle ID #, etc.
- If you've not yet chosen the exact vehicle, on the loan app, under "Collateral" print "pre-approved car loan" or "pre-approved motorcycle loan," etc.

f. If you've another source of income: contact us to find out how to verify it.

[] 3. **TO BETTER YOUR CHANCES OF BEING APPROVED OR PAYING A LOWER RATE ON YOUR LOAN IF IT IS APPROVED:** review our loan policies. (On reverse, enclosed, or visit www.feministcu.org; click on "Services" then on "Loans.") Let us know if you'd be willing to offer a motor vehicle or WSFCU shares as part—or all—of the collateral for your loan.

4. **DO YOU HAVE QUESTIONS about:**

- a. The kind(s) of loan(s) or credit card for which you may apply?
- b. How to fill out your application?
- c. Additional papers to include with it?

We're here to help! Feel free to contact us. To do so:

- Leave a message on our answering machine; we'll call you back.
- Send us an e-mail
- Send us a fax
- Drop a line to our PO Box above
- To speak with a staffer more quickly, call us:
 - Tu, Th, F, 11am-6pm, Central Time;
 - 1st & 3rd Saturday, 11am-2pm Central

5. **DELIVERY/MAILING INSTRUCTIONS:**

a. **Mail it:** (If you want a copy of your application make one before you send it in.) Mail your original application with your signature in ink to PO Box 720207 – Dallas TX 75372.

Do you have concerns about safety? Send it by Certified Mail In a hurry? Send Express Mail. or

b. **Bring it to our office:** 4210 Junius Street in Dallas, near Junius & Peak. Our office—and the building it's in—are wheelchair accessible. There's free parking in front. We're on the 5th floor of the East Dallas Christian Church office building. or

c. **Fax it:** (see our fax # above).

6. **IF WE CANNOT APPROVE YOUR REQUEST AT THIS TIME:**

- We'll make a counter-offer, if we can
- You may appeal (ask a staffer to help you)
- Make use of our free literature and tutoring to improve your credit "fitness," then re-apply later.
- Bypass income and credit concerns: apply for automatic approval using one of our four Easy Approval loans:
 - A loan backed by funds you have—or deposit—in your WSFCU share (savings) account
 - A loan backed by funds another member has in her/his share account
 - A loan backed by a share certificate in WSFCU
 - A Credit Builder loan.

(over)