Birmingham City Credit Union

WE WILL NOT ACCEPT THESE PRIOR TO NOV 9th OR AFTER 11AM ON Dec 22nd (subject to change)

CHRISTMAS LOAN APPLICATION 2026

IF YOUR LOAN APPLICATION IS NOT COMPLETED IN FULL, YOUR APPLICATION WILL HAVE DELAYED PROCESSING! PLEASE MAKE SURE YOU COMPLETE ALL ITEMS BELOW AS ALL ARE REQUIRED! YOU MUST SUBMIT YOUR LAST MONTHS OF INCOME AND/OR OTHER PROOF OF INCOME WITH APPLICATION OR YOUR APPLICATION WILL BE DISCARDED. PLEASE EMAIL CHECK STUBS/APPS TO lpeebles@bhamcitycu.org NO ONLINE LOAN APPLICATIONS WILL BE ACCEPTED FOR CHRISTMAS LOANS! FAX APPS TO 1-205-583-4835.

SECTION A – APPLICANT

NAME (Please print full name)

AMOUNT OF LOAN MUST PICK ONE: $500.00 | $800.00 | $1,000.00 | $1500.00

CELL NUMBER:

DATE OF BIRTH

If no option is picked from the below, the loan will have credit life and disability added.

HOME ADDRESS:

E-MAIL ADDRESS: MUST INCLUDE IF YOU CHOOSE ESIGN!

Credit Life ?
□ Yes □ No

SOCIAL SECURITY NUMBER

I want to esgin my loan documents:
YES NO

Credit Disability?
□ Yes □ No

PRESENT EMPLOYER

ARE YOU A U. S. CITIZEN?
☐ YES ☐ NO

BUSINESS PHONE | POSITION OR TITLE | DATE EMPLOYED

ARE YOU CURRENTLY IN BANKRUTCY?
YES NO

ARE YOU A COVERED BORROWER UNDER THE MILITARY LENDING ACT
□ YES □ NO

NAME, PHONE NUMBER AND RELATIONSHIP OF TWO NEAREST RELATIVES *NOT* LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE

1.

2.

SIGNATURE

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether loan is approved or denied. You are authorized to check my employment history and to answer questions about your credit experience with me. I also agree to pay a $35.00 application fee when the application is submitted, whether the loan is approved or denied. I certify I am not in Bankruptcy, and I have been a member in good standing of the Credit Union for 6 months (one year for the $1000.00 option or 18 months for $1500). If I currently have a holiday loan with a balance, the amount I apply for on your holiday loan will be used to pay that balance with the remainder going to me. If I currently have enough payroll coming into my account, my payments will begin the first payroll following the date the loan is granted. I also have at least 1 automatic deposit coming to the Credit Union at least monthly, and my account at the Credit Union is in good standing (including having full coverage insurance on vehicles financed at the Credit Union). Special consideration will be made with a credit check for a possible lower APR of 10.80%-18% with loan committee approval

DATE

APPLICANT'S SIGNATURE

X_____

NO PHONE CALLS REGARDING THE STATUS OF YOUR APPLICATION PLEASE! EACH PHONE CALL TAKES TIME AWAY FROM PROCESSING VACATION LOANS. IF YOU FAX YOUR APPLICATION YOU CAN CALL TO CONFIRM WE RECEIVED

THE SAME DAY FAXED ONLY!

PLEASE MAKE SURE YOUR PHONE NUMBER IS CORRECT!!!!