

Birmingham City Credit Union

**WE WILL NOT ACCEPT THESE
PRIOR TO November 17th OR
AFTER AT 11AM ON December
23rd**



(subject to change)

HOLIDAY LOAN APPLICATION 2025

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 kgilbert@bhamcitycu.org NO ONLINE LOAN APPLICATIONS WILL BE ACCEPTED FOR HOLIDAY 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 vacation 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).

APPLICANT'S SIGNATURE

DATE

X _____

**NO PHONE CALLS REGARDING THE STATUS OF YOUR APPLICATION PLEASE!
EACH PHONE CALL TAKES TIME AWAY FROM PROCESSING CHRISTMAS
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!!!!