



Credit Application Checklist

Here's a list of the information that lenders typically request from each person who applies for a personal loan or line of credit. Save time by gathering this information before you apply:

Personal and Contact Information

- Name
- Social Security Number
- Date of birth (minimum age requirement)
- Mother's maiden name
- Email address
- Home telephone number
- Current address (and mailing address if different from residential address)
- Previous address (if you've lived at current less than three years)

Employment and Income Information

- Occupation
- Work phone number
- Employer name
- Previous employer (if you've worked at current less than three years)
- Gross monthly income amount and source(s) of income (all sources you want considered for your loan)
- Monthly mortgage or rent payment amount

Loan Information

- Type of loan or line you are applying for
- Desired term (if you're applying for a personal loan)
- Loan or line amount
- Preferred payment due date
- Vehicle information (if applicable)

Additional Documents (requested as necessary)

Once your application is reviewed, your lender may request additional information from you such as:

- Recent pay stubs, W2s, or tax returns
- Utility bills (to verify address)
- Copy of driver's license or Social Security card
- Copy of purchase order or bill of sale for auto/RV loans (except when refinancing)

For more information on Credit Card Regulations, please visit www.federalreserve.gov/consumerinfo/consumercredit.htm.