

Documents Needed for your Loan Application

CAR LOANS (NEW AND USED)

- Loan application
- Purchase order {bill of sale} signed by an authorized dealer rep and member
- Two most recent pay stubs (if self-employed, last two years tax returns)
- Car insurance information (name of insurance company, policy # and expiration date)
- Power of attorney to register lien
- Vehicle odometer statement
- Other info/documents requested by loan officer

HOME EQUITY LOAN/LINE-OF-CREDIT

- Two most recent paystubs (if self-employed, last two years tax returns)
- Annuity statement (if retired)
- Social Security Award Letter (if retired)
- Copy of Deed showing ownership
- Copy of most recent tax assessment
- Copy of homeowner insurance declarations page

VISA® CREDIT CARD

- Loan application
- Two most recent pay stubs (if self-employed, last two years tax returns)
- Other info/documents requested by loan officer

PERSONAL LOANS

- Loan application
- Two most recent pay stubs (if self-employed, last two years tax returns)
- Other info/documents requested by loan officer

Documents Needed for your Membership Application

IMPORTANT ACCOUNT OPENING INFORMATION: As part of the account verification process, Federal law requires us to obtain sufficient information to verify your identity. We must obtain, review, and record your **name, date of birth, identification number, and physical address**. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. We may also use outside sources to confirm the information furnished and/or determined products or services you may be eligible for.

PROOF OF IDENTITY (1 REQUIRED PER ACCOUNT)

- State-issued Driver's License
- State-issued Identification Card
- Military ID
- U.S. Passport or U.S. Passport Card
- U.S. Alien Registration Card
- Birth Certificate (Minor or Youth Account)

PROOF OF RESIDENCY (2 REQUIRED PER ACCOUNT)

- Proof of residency is required, but not limited to the following: utility bills, financial statements, voter registration card, or phone bills.
- Real estate property tax bill or tax assessment (current year)
- Valid residential rental/lease agreement
- Mortgage statement (no more than 60 days old)
- Deed/Deed of Trust

All documents provided must be valid and unexpired and can be an image or a copy of an original, unaltered document(s). Providing the requested documents will not guarantee an applicant to be approved for membership. SFCU reserves the right to further request additional supporting documents. If SFCU cannot form a reasonable belief that it knows the true identity of the applicant(s) or later find out that supporting documents were fabricated or misrepresented, SFCU reserves the right to deny the membership and/or close the account.