

# DEBT RESTRUCTURE LOAN

Let us help you free up money and reduce your debt burden.

- Consolidate** unsecured credit cards or installment loans.
- Reduce monthly payments** to free up your cash flow.
- Eliminate high-interest debt.**
- Pay off debts** in a more timely manner.
- Improve your credit rating.**



Rate as of 4/1/2024

## STEPS TO APPLY

- 1 Fill out a Loan Application (first-time borrower) or Loan Request Form (established borrower).\*
- 2 Fill out a Used Vehicle Worksheet\*\* found on our website at [lexpccu.com](http://lexpccu.com) or available from a teller.
- 3 Provide your last two pay stubs as proof of income.
- 4 You can apply online without being a member and join if your loan is approved.

\* Terms and conditions apply. Loan Special subject to change without notice.

\*\* Applications, worksheets, and interest rate pricing tiers can be found at [LexPCCU.com](http://LexPCCU.com) or by calling (859) 252-5151. A \$50 loan processing fee and \$22 lien filing fee will be added to the loan. Full coverage insurance will need to be maintained for the duration of the loan.

# Application

**Married Applicants:** May apply for a separate account.  
**Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:  
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),  
 2. your spouse will use the account, or  
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.  
**Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.  
**Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan.

**LOANLINER Account/Loan:**  
*(Including ATM/Debit Card Access to the Account if Available)*  
 Amount Requested \$  
 Purpose/Collateral:  
**Repayment:**

**PAYMENT PROTECTION** Are you interested in having your loan protected? **Yes No**  
**If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.**

<b>APPLICANT</b>		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
AGES OF DEPENDENTS	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS	OWN	RENT
	LENGTH AT RESIDENCE	
PREVIOUS ADDRESS	LENGTH AT RESIDENCE	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:		
<b>EMPLOYMENT/INCOME</b>	\$	PER
NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME		
\$	PER	SOURCE
<b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?		
WHERE	ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE	
	ENDING DATE	
<b>REFERENCE</b>	RELATIONSHIP	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
HOME PHONE		

<b>OTHER</b>		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
AGES OF DEPENDENTS	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS	OWN	RENT
	LENGTH AT RESIDENCE	
PREVIOUS ADDRESS	LENGTH AT RESIDENCE	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:		
<b>EMPLOYMENT/INCOME</b>	\$	PER
NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME		
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WHERE	ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE	
	ENDING DATE	
<b>REFERENCE</b>	RELATIONSHIP	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
HOME PHONE		



# USED VEHICLE INFORMATION WORKSHEET

AUTO/BOAT/CAMPER/MOTORCYCLE/ATV

YEAR	MAKE	MODEL
VIN/SERIAL	CYLINDERS	MILEAGE
MILEAGE ALTERED OR ADJUSTED		IF YES, PLEASE EXPLAIN
Yes or No		

**BODY STYLE**

- 2-Door
  - 4-Door
  - Hatchback
  - Other (describe)
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**RADIO**

- AM/FM
- AM/FM/Tape
- AM/FM/CD
- Bose Stereo System

**AIR CONDITIONING**

- Factory
- Installed

**WHEELS**

- Standard
- Chrome
- Alloy

**TOP**

- Vinyl
- Sunroof
- T-Tops
- Convertible

**INTERIOR**

- Vinyl
- Cloth
- Leather

**TRANSMISSION**

- Manual
- Automatic

**OPTIONS**

- Power Steering
- Power Seat(s)
- Power Windows
- Tilt Wheel
- Rear Entertainment

- Cruise Control
- Rear Defroster
- Luggage Rack
- 4-Wheel Drive
- Theft Recovery System
- Snow Plow
- Rear Bucket Seats
- Auxiliary Fuel Tank
- Roll Bar
- Bed Liner
- Bed Liner-Spray On
- Running Boards
- Fiberglass Cab
- Towing/Camper Package
- Winch

**ADDITIONAL OPTIONS**

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SELLER'S NAME		SELLER'S ADDRESS	
SELLER'S PHONE			
Home	Cell	Work	
FINANCIAL LIEN HOLDER'S NAME		FINANCIAL LIEN HOLDER'S ADDRESS	
FINANCIAL LIEN HOLDER'S PHONE			
Home	Cell	Work	
MEMBER NAME	MEMBER NUMBER	BORROWING AMOUNT	

