



Member Services Loans Credit Cards Investments

Located in the ExxonMobil Paulsboro Technical Center
600 Billingsport Rd. Paulsboro, NJ 08066
Phone: 856-224-2134 or 856-224-3136
Fax: 856-224-3602 EMAIL: RESEARCH@1166FCU.ORG WWW.1166FCU.ORG

Verification:

Date:

Required Information For Loan Applications

Contact : Loan Administrator Brenda Attix or Loan Processor Marci Hadfield

This information applies to Loans for the purpose of auto, personal, VISA credit cards and collateralized loans

One month of pay stubs: if you get paid every other week or every two weeks than we need 2 paystubs, if you get paid every week than we need 4 pay stubs.

If you receive social security or disability benefits than the most recent tax returns are needed.

Copy of Drivers license: the driver's license is needed for vehicle loans, if you are not applying for a vehicle loan than a passport, state or government issued ID is required.

Copy of Insurance Card: if you are applying for a vehicle or collateral loan

Copy of Purchase or Security Agreement or Bill of Sale: this is what you need when you are buying from a dealer for a new, used vehicle or buying from a private seller.

Digital copies are accepted; PLEASE Contact Us for further instructions to upload your copies. (You can scan or take a picture with your smart phone)

THIS INFORMATION MUST BE PRESENTED TO THE MOTOR VEHICLE AGENCY OR THE AUTOMOTIVE AGENCY FROM WHICH YOU PURCHASE A CAR.

TITLE REQUIREMENTS FOR MOTOR VEHICLE LOANS

The borrower must have the **TITLE ENCUMBERED** as follows:

RESEARCH-1166 Federal Credit Union

600 Billingsport Rd.

Paulsboro, NJ 08066

Corp Code # 73199 23380 80660

Members having vehicle titles encumbered to Research-1166 FCU may incur additional charges from the state motor vehicle agency. Please be aware that the Credit Union is not responsible for additional fees.

The original title will be held in the Credit Union office at Paulsboro for as long as the vehicle is used as collateral on loans.

Title must be presented to the Credit Union office as soon as possible. Unexplained delays may result in changes of loan terms.

INSURANCE REQUIREMENTS:

The borrower must carry **COLLISION AND COMPREHENSIVE insurance coverage on vehicle held for collateral naming: RESEARCH-1166 Federal Credit Union as LOSS PAYEE: Please provide** a current Loss Payee statement from your auto insurance company for our files, annually.

Please keep these instructions for future use.

Any further questions: Please contact the Credit Union at 1-856-224-3136 OR 1-856-224-2134

Security Warning: Unencrypted E-Mail is neither safe nor secure. Sending private information through open sources is never advisable. Please keep this in mind when deciding what information you need to communicate to the Credit Union. "Secure Mail Service" is available by clicking on the "Contact Us," button located on the Home Banking Service Website

Log into Facebook and Like Us at

<https://www.facebook.com/#!/pages/Research-1166-Federal-Credit-Union/173556732743954?fref=ts>

Or Go To Our Website www.1166fcu.org