



MONROE COUNTY COMMUNITY CREDIT UNION

Pre-Approval Loan Request Form

Authorization to Obtain a Consumer Credit Report

I understand that the information below may be used to obtain a consumer credit report about me. I have read the Fair Credit Reporting Act Notice below and I authorize Monroe County Community Credit Union to obtain such a report in connection with my Pre-Approval application request. I understand that my Pre-Approval request is subject to my written proof of income and the credit union’s lending qualifications.

MCCCU Account Number:

CU: Staff Name

Borrower’s Name:	Amount of Loan Request: \$
	Purpose of Loan:
Street Address:	Date of Birth:
City:	Social Security Number:
State: Zip Code:	Phone Number:
Individual’s Signature Required:	Borrower’s Monthly Income: \$

FAIR CREDIT REPORTING ACT NOTICE

Monroe County Community Credit Union (MCCCU) obtains Consumer Reports* from Consumer Reporting Agencies to evaluate loan applications, to determine eligibility for additional financial products and services offered by Monroe County Community Credit Union and for other legally permissible purposes. Please note that consumer report information does not include information relating solely to transactions and experiences between you and MCCCU, including information you provide with this credit request.

** A consumer report is any written, oral, or other communication from a consumer reporting agency which bears on an individual’s creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used in whole or in part for the purpose of serving as a factor in establishing the consumer’s eligibility for: (a) credit or insurance to be used primarily for personal, family, or household purposes; (b) employment purposes; or (c) any other purpose authorized under section 604 of the Fair Credit Reporting Act.*