



## Required Documents for Approved Loans

### All Loans

Employment verification, 2 most recent payment stubs, most recent water or Electric Invoice to verify postal and residential address

### Self-Employed Income

Certified Income Tax Returns for the last two years with all of the submitted addendums, personal and business bank statements for the last six months

### Pension Income

Certification from the issuing institution submitting payment, most recent bank statement where the pension funds are deposited if issued through Direct Deposit or last two Pension payment stubs or Annual Statement

### Personal Loans

Evidence will be required, as applicable depending on the purpose of the loan. Evidence includes: a quote of Home Improvements, Registration for Studies, Cancellation Letters or Statements of Account for Debt Consolidation, Vehicle Purchase Order, Appliance or Equipment receipts, Travel receipts and others

Personal loans require a 10% deposit as part of the guarantee; this amount may be retained from the loan amount.

### Auto Loan Application

Dealer Purchas Order, copy of driver's license, social security card, Double Interest insurance quote including GAP coverage

### Used Auto Application

A 10% of the auto cost is required as down payment

### Auto Transfer

Cancellation letter for the existing debt of the auto to be transferred valid for 10 days. Auto Registration issued in name of the member obtaining the transferred auto, auto policy, Financing Purchase Agreement, Department of Motor Vehicle certification indicating no outstanding fines dated the week of the auto transfer, driver's license and social security

### Student Credit Card

A copy of the registration must be submitted as evidence of being a full time student of an Accredited University by the Educational Puerto Rico Authority or other country.

Documents may be submitted via email at [prestamosfaciles@vaprfcu.com](mailto:prestamosfaciles@vaprfcu.com) or delivered to any of our branches. All original copies requested must be submitted on or before closing.

**Before the disbursement of your approved loan application you must first complete the membership application. See requirements at [www.vaprfcu.com](http://www.vaprfcu.com) under Become a Member. There is a minimum \$50.00 deposit requirement to open an account. Additional documents may be requested.**