

SIGNATURE SHEET GUIDELINE

_____ STAFF INITIALS DATE _____

NAME _____ ACCOUNT NUMBER _____

MEMBER REWARDS LEVEL _____ DATE MEMBERSHIP OPENED _____

<u>MAXIMUM LIMIT A+/A:</u>	\$20,000.00 SINGLE	\$40,000.00 JOINT
<u>MAXIMUM LIMIT B:</u>	\$15,000.00 SINGLE	\$30,000.00 JOINT
<u>MAXIMUM LIMIT C:</u>	\$ 7,500.00 SINGLE	\$15,000.00 JOINT
<u>MAXIMUM LIMIT D/E:</u>	\$ 0.00 SINGLE	\$ 0.00 JOINT

CREDIT SCORE:

680 OR ABOVE	A GRADE	\$ _____
640 THRU 679	B GRADE	\$ _____
600 THRU 639	C GRADE	\$ _____

TIME ON JOB:

_____ INCLUDING PREVIOUS EMPLOYMENT IF NO LAPSE IN EMPLOYMENT. PREVIOUS EMPLOYMENT MAY BE CONSIDERED IF MEMBER HAS BETTERED THEIR FINANCIAL POSITION WITH NEW EMPLOYMENT. TEMP AGENCY – MUST HAVE 6 MONTHS WITH AGENCY AND VERIFICATION FORM IN FILE.

0 – 2 YEARS	\$ _____ DEDUCT 75%
2 TO 5 YEARS	\$ _____ DEDUCT 50%
5 TO 7 YEARS	\$ _____ DEDUCT 25%
SUB TOTAL	\$ _____

GROSS INCOME: \$ _____ \$ _____

DEBT RATIO:

_____ %
ACCEPTABLE RATIO: 48%

_____ APPROVED LIMIT: \$ _____
_____ LIMIT USED: - _____
_____ AVAILABLE LIMIT: \$ _____

TOTAL UNSECURED DEBT \$ _____ NOT INCLUDING MFCU
(CALCULATE C, D, E ONLY. MUST BE \$20,000.00 OR UNDER.) EXCLUDES STUDENT LOANS.

THE FOLLOWING EXCEPTIONS WERE MADE BECAUSE: _____

PRESIDENT/BOARD INITIALS _____