

# FINANCING YOUR PERSONAL LOAN THROUGH MCU IS AS EASY AS 1-2-3

## Step 1:

Decide what type of personal loan you want based on the purpose. For certain purposes, documents are required:

- Bill Consolidation – copies of current bills you wish to consolidate
- Moving Expenses – new address with anticipated move in date and new monthly rent

## Step 2:

Apply using one secure option:

1. **Online** - log onto your MCU Online Banking account
2. **Phone** - call 800-LOAN-MCU
3. **Branch** – visit any branch

To obtain the status of your loan, log onto your MCU Online Banking account or call (212) 693-4900 after two business days.

## Step 3:

Upon receipt of your approval, an MCU loan representative will contact you to discuss the following documentation required for payout:

- Proof of all income stated (paystubs within 14 days, tax returns)\*
  - Government or State issued photo identification card \*
- \*for each applicant listed on the application if joint

All required documents can be securely scanned and uploaded into your loan by logging onto your MCU Online Banking account or fax to (212) 416-7024. Once all documents are received and verified, the closing documents are available electronically to sign.

*Thank you for choosing Municipal Credit Union to achieve your financial goals.*