LOAN APPLICATION PROCEDURE

Application for TSU Federal Credit Union Loans:

- You must be a member of the TSU Federal Credit Union or you must join at the time of your application
- The cost to join is $40 ($15 for application fee and $25 for 1 share in the Credit Union) the $25 must remain in your account at all times
- Pay $20 for processing and loan application
- Pay $20 for a credit report – If you have a credit report on file that is less than 12 months old, you do not have to pay for a new credit report
- Choose the type of loan you want to apply for:
  Auto, Title loan, Back-to-school loan, Christmas loan, Spring Break loan, Vacation loan or General Signature. Some loans are only available during specific times of the year
- Complete a TSUFCU loan application
- Provide a copy of your Driver’s license
- Provide a copy of your TSU ID
- Provide a copy of your two most recent check stubs
- Provide a copy of a bill that indicates your current name & address (Gas, electric, telephone, etc.)

If you are applying for an auto loan or a title loan, there will be additional steps necessary. The TSUFCU representative will inform you of those items needed.

After your complete loan package has been received, it will be reviewed by the TSUFCU Credit Committee. The Credit Committee meets regularly. You will be informed of the results of your loan application as soon as possible.

We will schedule a closing

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