File Stacking Order for Scanning

IT IS REQUIRED THAT ALL PAGES OF ALL DISCLOSURES BE SCANNED WITH THE DOC SET, REGARDLESS OF WHETHER THE MEMBER IS REQUIRED TO SIGN THE DISCLOSURE.

Collateral Loan – Established Idaho Dealership Purchase

- Worksheet
- Blended Rate Calculator *****
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *****
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application ******
- Purchase Order *(w/CCU listed as lienholder)*
- Copy of Checks/Account Activity for Loan Disbursal
    - *Please group payoff checks/statements/closure letters by account*
- CCU Lienholder Information printout
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos ******
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance ******
- CPI Acknowledgement Form
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *****
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* ******
    - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *****
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *****

*** Documents are only required if applicable to the loan you completed.**
**** Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

Collateral Loan – Out of State Dealership

- Worksheet
- Blended Rate Calculator *
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Purchase Order *(w/CCU listed as lienholder)*
- 502 – Application for Title *(Only if dealer DID NOT collect the sales tax and we did)* *
- VIN Inspection
- Copy of Checks/Account Activity for Loan Disbursal
    - *Please group payoff checks/statements/closure letters by account*
- CCU Lienholder Information printout
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos **
- 1st page of CarsForSale.com Title Report or CarFax Total Loss Report
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance **
- CPI Acknowledgement Form
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
    - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *

* **Documents are only required if applicable to the loan you completed.**
** **Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs
- If Sales Tax was collected, the 502 Application for Title and Vin Inspection need to be scanned to the appropriate year and month in L:\502s-Sales Tax

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Collateral Loan – Small ID Dealership

- Worksheet
- Blended Rate Calculator *****
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *****
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application ******
- Purchase Order *(w/CCU listed as lienholder)*
- VIN Inspection
- Copy of Checks/Account Activity for Loan Disbursal
  - *Please group payoff checks/statements/closure letters by account*
- CCU Lienholder Information printout
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos ******
- 1st page of CarsForSale.com Title Report or CarFax Total Loss Report
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance ******
- CPI Acknowledgement Form
- Credit Report(s)
  - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *****
  - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* ******
  - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *****
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *****

*** Documents are only required if applicable to the loan you completed.**
**** Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

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Collateral Loan – Private Party Purchase

- Worksheet
- Blended Rate Calculator *
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Bill of Sale
- 502 – Application for Title
- ST-133 Sales Tax Exemption Certificate *(only for qualifying family member sales)* *
- VIN Inspection
- Proof of Ownership Document:
    - Title *(in Seller's name)* **OR**
    - Payoff Letter from lienholder *(in seller's name)* **OR**
    - Picture of Registration *(If title is held by a lienholder other than Connections CU)*
- Power of Attorney for Private Seller (*notarized if at all possible*)
- Copy of Authorization for Payoff **signed by Seller** *(If seller still has a lien on title)*
- Copy of Checks/Account Activity for Loan Disbursal
    - *Please group checks/statements/closure letters by account*
- CCU Lienholder Info printout *(If title is held by a lienholder other than Connections CU)*
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos **
- 1st page of CarsForSale.com Title Report or CarFax Total Loss Report
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance **
- CPI Acknowledgement Form
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
    - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *

* **Documents are only required if applicable to the loan you completed.**
** **Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs
- The 502-Application for Title and Vin Inspection need to be scanned to the appropriate year and month in L:\502s-Sales Tax

Collateral Loan – In-house Refi – without title changes

- Worksheet
- Blended Rate Calculator *
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Copy of Checks/Account Activity for Loan Disbursal
    - *Please group checks/statements/closure letters by account*
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos **
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance **
- CPI Acknowledgement Form printout
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
    - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *

*** Documents are only required if applicable to the loan you completed.**
**** Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

Collateral Loan – In-house Refi – with changes to title

- Worksheet
- Blended Rate Calculator *
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- 502 – Application for Title *with Loan Amount in Sales Price and "Refi" in sales tax box*
- Copy of Checks/Account Activity for Loan Disbursal
  - *Please group checks/statements/closure letters by account*
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos **
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance **
- CPI Acknowledgement Form
- Credit Report(s)
  - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
  - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
  - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *

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** **Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs
- The 502-Application for Title and Vin Inspection need to be scanned to the appropriate year and month in L:\502s-Sales Tax

Collateral Loan – Refi from another FI – without title changes

- Worksheet
- Blended Rate Calculator *
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Proof of Ownership Document:
    - Payoff Letter from lienholder *(in members name)* **OR**
    - Picture of Registration
- Signed Authorization for Payoff
- Copy of Checks/Account Activity for Loan Disbursal
    - *Please group checks/statements/closure letters by account*
- CCU Lienholder Information
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos **
- 1st page of CarsForSale.com Title Report or CarFax Total Loss Report
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance **
- CPI Acknowledgement Form
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
    - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *

*** Documents are only required if applicable to the loan you completed.**
**** Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

Collateral Loan – Refi from another FI – with changes to title

- Worksheet
- Blended Rate Calculator *
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Proof of Ownership Document:
  - Payoff Letter from lienholder *(in members name)* **OR**
  - Picture of Registration
- 502 – Application for Title *with Loan Amount in Sales Price and "Refi" in sales tax box*
- Signed Authorization for Payoff
- Copy of Checks/Account Activity for Loan Disbursal
  - *Please group checks/statements/closure letters by account*
- CCU Lienholder Information
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos **
- 1st page of CarsForSale.com Title Report or CarFax Total Loss Report
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance **
- CPI Acknowledgement Form
- Credit Report(s)
  - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
  - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
  - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *

* **Documents are only required if applicable to the loan you completed.**
** **Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs
- The 502-Application for Title and Vin Inspection need to be scanned to the appropriate year and month in L:\502s-Sales Tax

Collateral Loan – Title Loans

- Worksheet
- Blended Rate Calculator *
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Scanned Copy of the Title
- VIN Inspection
- Copy of Checks/Account Activity for Loan Disbursal
    - *Please group checks/statements/closure letters by account*
- CCU Lienholder Information
- JD Power (Mountain Region) / Valuation Paperwork
- Collateral Inspection / Photos **
- 1st page of CarsForSale.com Title Report or CarFax Total Loss Report
- Notice to Provide Insurance *(with Insurance info if possible!)*
- Proof of Insurance **
- CPI Acknowledgement Form
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
    - Proof of Direct Dep to CCU *(if allowed IHC disc – unless approved by SLO, CM or CLO)*
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *

***   Documents are only required if applicable to the loan you completed.**
**** Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated not only in Forza but on the docs as necessary!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

Signature Loan

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *****
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application ******
- Copy of Checks/Account Activity for Loan Disbursal
    - *Please group checks/statements/closure letters by account*
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *****
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* ******
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *****
- RightSignature Signature Certificate *****

*** Documents are only required if applicable to the loan you completed.**
**** Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

Helping Hand Loan

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *****
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application ******
- Copy of Checks/Account Activity for Loan Disbursal
    - *Please group checks/statements/closure letters by account*
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *****
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(show income calculations)* **OR** Ability to Repay Statement
- RightSignature Signature Certificate *****

*** Documents are only required if applicable to the loan you completed.**
**** Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

Share Secured & Credit Builder

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out *(only if we have the necessary information)* **
- Automatic Funds Transfer or ACH Form *
- Loan & Security Agreement & Disclosure Statement ***(Listing secured account as collateral)***
- Electronic Document Conversion Acknowledgement
- Debt Protection – Members Choice Borrower Security Contract – Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Copy of Checks/Account Activity for Loan Disbursal
- Verification of Income *(show income calculations)* **
- Pledge Agreement
- Screenshot of Secured Funds tab to show how funds are released – Payoff vs Balance
- RightSignature Signature Certificate *

* **Documents are only required if applicable to the loan you completed.**
** **Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

CD Secured

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out (*if we have the necessary information*) **
- Automatic Funds Transfer or ACH Form *
- Certificate of Deposit Form
- Loan & Security Agreement & Disclosure Statement *(**Listing secured account as collateral**)*
- Electronic Document Conversion Acknowledgement
- Debt Protection – Members Choice Borrower Security Contract – Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Copy of Checks/Account Activity for Loan Disbursal
- Verification of Income *(show income calculations)* **
- Pledge Agreement
- Screenshot of Secured Funds tab to show how funds are released – Payoff vs Balance
- RightSignature Signature Certificate *

* **Documents are only required if applicable to the loan you completed.**
** **Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- CD Form needs to be scanned into the initial transaction funding the CD account
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

HELOC

- Loan Officer Checklist (HELOC Worksheet)
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *****
- HELOC Future Advance Request Form
- Agreement & Truth in Lending (**w/NMLS**)
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – HELOC
- Addendum
- Receipt of Disclosure **^**
- Credit Application **^** (**w/NMLS**) (***w/Credit Union only section fully completed***)
- Online Application *****
- Right to Cancel
- Demographic Information Addendum/HMDA Form **^** ***(To Be Completed by FI section COMPLETED!)***
- Copy of Checks Paying Invoices for Title Company and/or Appraisal
- Invoices for Title Company and/or Appraisal
- D&E Report/Title Policy Report
- Quit Claim *(Recorded Copy from Title Company)* *****
- Deed of Trust **OR** Modification to DOT (**w/NMLS**) *(Recorded Copy from Title Company)*
- Residential Appraisal and Property Valuation Review Form
- AVM OR Appraisal
- Property Condition Report/ Borrower Portal (*unless ordered Appraisal*)
- Real Estate Notice (*w/Insurance Information*)
- Copy of Insurance Policy Listing Connections as Mortgagee
- Flood Zone Report ***(Mods – DO NOT PULL NEW REPORT)***
- Copy of Flood Zone Policy *****
- Copy of Checks/Account Activity for Primary HELOC Disbursals
    - *Please group checks/statements/closure letters by account*
- Notice to Home Loan Applicant
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *****
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(show income calculations)* – **REQUIRED**
- Taxpayer Authorization and Consent (only *if borrower(s) are self-employed*)
- Right to receive copy of Appraisal
- Borrowers Certification and Authorization Form **^**
- Home Equity Early Disclosure
- What You Need to Know Disclosure
- RightSignature Signature Certificate **^**

* **Documents are only required if applicable to the loan you completed**
^ **Application documents are the only documents that may be signed through RightSignature.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

Credit Card

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Credit Card
- Receipt of Disclosure
- Consumer Credit Card Agreement & Disclosure
- Credit Card Account Opening Disclosure
- Application and Solicitation Disclosure
- Copy of Checks for Balance Transfers/Cash Advances if Paying off Any Current Accounts
  - *Please group checks/statements/closure letters by account*
- Credit Report(s)
  - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
  - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- RightSignature Signature Certificate *

***   Documents are only required if applicable to the loan you completed.**
**** Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs

Limit Decrease Credit Card

- Subsequent Action – signed by the member
- Screenshot of the limit change in Account Adjustment
- REMINDER: **DO NOT change the monthly payment**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza

Back to First Page

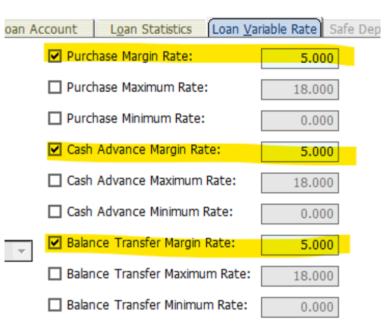
Credit Card - Limit Increase

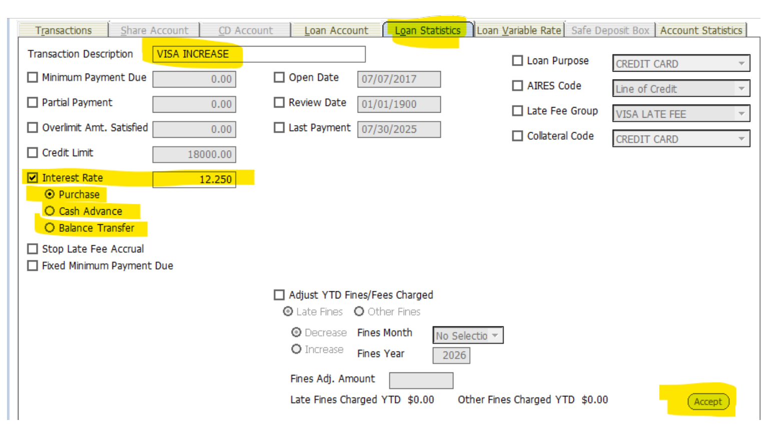
- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Screenshot of Limit Increase in Account Adjustment
- Automatic Funds Transfer or ACH Form *
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Credit Card
- Receipt of Disclosure
- Consumer Credit Card Agreement & Disclosure
- Credit Card Account Opening Disclosure
- Application and Solicitation Disclosure
- Copy of Checks for Balance Transfers/Cash Advances if Paying off Any Current Accounts
    - *Please group checks/statements/closure letters by account*
- Credit Report(s)
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- RightSignature Signature Certificate *

* **Documents are only required if applicable to the loan you completed.**
** **Documents are only required if received.**

Additional Steps/Reminders:

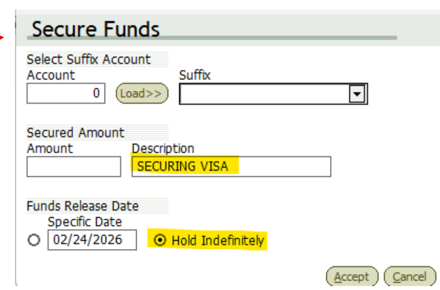
- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs
- Add it to the VISA Increase Log- L:\LOANS
- Update Credit Score in Credit Score Tab
- Update reference(s) in Forza
- If necessary, change the rate in Account Adjustment. Make sure to change the margin in the Loan Variable Rate Tab. Remember that when changing the rate for all 3 buckets, you must hit Accept between each one in the Loan Statistics Tab. Please type "Visa Increase" in the Transaction Description.





Share Secured Credit Card

- Worksheet
- Automatic Funds Transfer or ACH Form *
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Credit Card
- Receipt of Disclosure
- Consumer Credit Card Agreement & Disclosure
- Credit Card Account Opening Disclosure
- Application and Solicitation Disclosure
- Copy of Checks for Balance Transfers/Cash Advances if Paying off Any Current Accounts
    - *Please group checks/statements/closure letters by account*
- Credit Report(s) **
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
    - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(show income calculations)* **
- Pledge Agreement *(Signed by pledger)*
- Screenshot of Secured Funds tab to show with “Hold Indefinitely” selected
- RightSignature Signature Certificate *

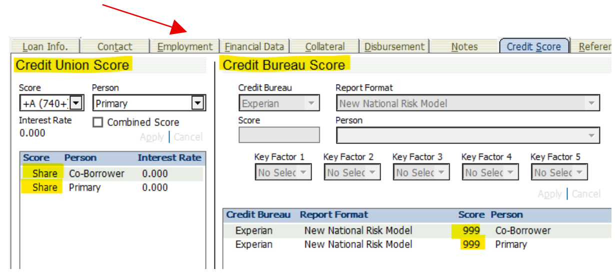


* **Documents are only required if applicable to the loan you completed.**

** **Documents are only required if received.**

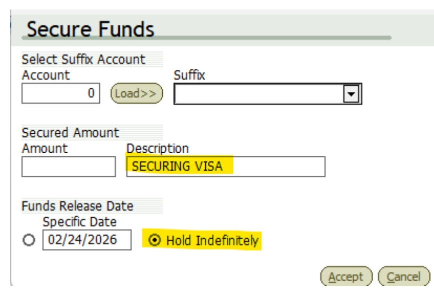
Additional Steps/Reminders:

- Double check that the Member’s ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member’s Digi Docs
- Add a note in Notes on the loan suffix that it is a Share Secured loan and where the money is secured.
- Unless a credit report was pulled to qualify for a lower rate, put the Credit Score in the Credit Tab in Forza as 999 & Share Secured



Share Secured Credit Card – Limit Increase

- Worksheet
- Screenshot of Limit Increase in Account Adjustment
- Automatic Funds Transfer or ACH Form *
- Credit Application (***w/Credit Union only section <u>fully</u> completed***)
- Online Application **
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Credit Card
- Receipt of Disclosure
- Consumer Credit Card Agreement & Disclosure
- Credit Card Account Opening Disclosure
- Application and Solicitation Disclosure
- Copy of Checks for Balance Transfers/Cash Advances if Paying off Any Current Accounts
    - *Please group checks/statements/closure letters by account*
- Credit Report(s) **
    - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
    - *Anything paid off <u>**BEFORE**</u> we booked the loan, NOT <u>anything disbursed from the loan</u>*
- Verification of Income *(show income calculations)* **
- Pledge Agreement *(Signed by pledger)*
- Screenshot of Secured Funds tab to show with “Hold Indefinitely” selected
- RightSignature Signature Certificate *

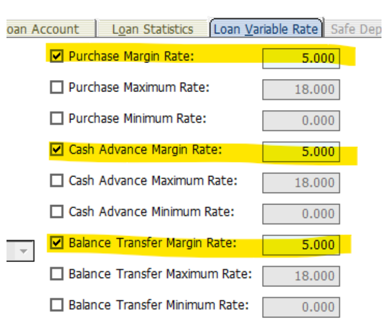


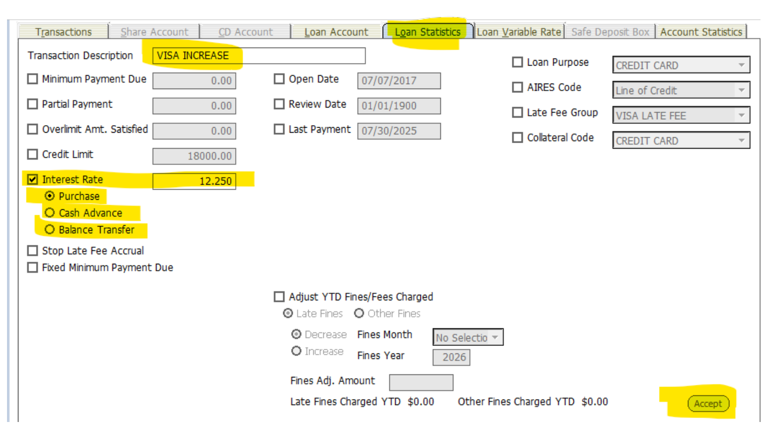
* <u>**Documents are only required if applicable to the loan you completed.**</u>

** <u>**Documents are only required if received.**</u>

<u>Additional Steps/Reminders:</u>

- Double check that the Member’s ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member’s Digi Docs
- Add a note in Notes on the loan suffix that the secured amount was increased and where the money is secured.
- Add it to the VISA Increase Log- L:\LOANS
- If a credit report was pulled to qualify for a lower rate, update Credit Score in Credit Score Tab
- If necessary, change the rate in Account Adjustment. Make sure to change the margin in the Loan Variable Rate Tab. Remember that when changing the rate for all 3 buckets, you have to hit Accept between each one in the Loan Statistics Tab.





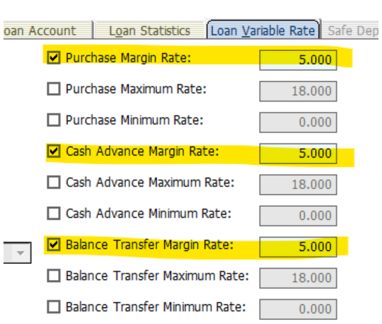
Converting Secured to Unsecured Credit Card

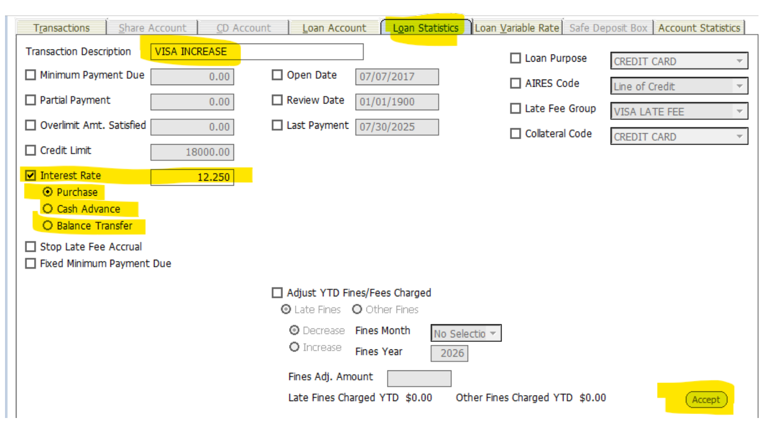
- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- Credit Application (***w/Credit Union only section fully completed***)
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Credit Card
- Receipt of Disclosure
- Consumer Credit Card Agreement & Disclosure
- Credit Card Account Opening Disclosure
- Online Application **
- Application and Solicitation Disclosure
- Copy of Checks for Balance Transfers/Cash Advances if Paying off Any Current Accounts
  - *Please group checks/statements/closure letters by account*
- Credit Report(s)
  - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
  - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
- Spouse/Partner's Verification of Income *(for ½ rent/mortgage)* *
- RightSignature Signature Certificate *

* **Documents are only required if applicable to the loan you completed.**
** **Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs
- Release Funds in Secured Funds Tab in Member Services
- Change Collateral and Purpose Codes in Account Adjustment from "Credit Card Secured" to "Credit Card"
- Add a note in Notes on the suffix that the visa has been changed from Secured to Unsecured.
- If limit is increased at the same time, add it to the VISA Increase Log- L:\LOANS and check Limit Increase stacking order for any extra screenshots required.
- If necessary, change the rate in Account Adjustment. Make sure to change the margin in the Loan Variable Rate Tab. Remember that when changing the rate for all 3 buckets, you have to hit Accept between each one in the Loan Statistics Tab.





Overdraft Line of Credit

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- Line of Credit Agreement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Credit Report(s)
  - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
  - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(if scores less than 700 and/or less than 1 year on the job) (show income calculations)* **
- RightSignature Signature Certificate *

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Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed Loan pack needs saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the folder for the appropriate loan type, with the following format: ACCT#.LN# DOC TYPE LAST NAME FIRST INITIAL (example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).
- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs
- Set up overdraft path in Member Services!!
- ***Email the Support Center at supportcenter@connectidaho.org so they can attach the overdraft to the debit card in Co-op. (When sending secured email, hit the plus sign*** ⊞ Support Center; ***to expand the addresses so it will send correctly.)***

Share Secured Overdraft Line of Credit

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *
- Line of Credit Agreement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Consumer
- Credit Application (***w/Credit Union only section fully completed***)
- Online Application **
- Credit Report(s) **
  - *Primary first, then Co-Borrower(s)*
- Proof of Collections Paid Off / Any Updates to the Credit Report *
  - *Anything paid off **BEFORE** we booked the loan, NOT anything disbursed from the loan*
- Verification of Income *(show income calculations)* **
- Pledge Agreement *(Signed by pledger)*
- RightSignature Signature Certificate *

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Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
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- Completed Loan pack also needs to be uploaded to the loan in Forza
- Automatic Funds Transfer (if used) needs saved to the member's Digi Docs
- Set up overdraft path in Member Services!!
- ***Email the Support Center at supportcenter@connectidaho.org so they can attach the overdraft to the debit card in Co-op. (When sending secured email, hit the plus sign*** ⊞ Support Center; ***to expand the addresses so it will send correctly.)***

Denied and Cancelled applications must have a loan application opened in Forza and then Denied /Cancelled, with notes in the Notes about what the member wanted/why it was denied or cancelled. Attach the docs to the member's account in Digi Docs!!! (Non-member's still need their docs attached to their name in Digi Docs)

Denied Loan/Adverse Action

- Adverse Action Notice *(one for each borrower)*
- Worksheet – with explanation of what, why, etc
- Debt Ratio Tape or FORZA DR Print Out *(if reason for denial is DR)*
- Credit Application *(if completed)*
- Online Application **
- Purchase Order **
- JD Power (Mountain Region) / Valuation Paperwork **
- Credit Report(s)
  - *Primary first, then Co-Borrower(s)*
- Verification of Income *(show income calculations)* **
- Any other documents collected for loan decision
- RightSignature Signature Certificate *

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** **Documents are only required if received.**

Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed documents need saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the DENIALS folder
- Completed Loan pack also needs to be uploaded to the member's Digi Docs in Forza

Cancelled Loan Application

- Adverse Action Notice *(one for each borrower)* – stating why it was cancelled
- Worksheet - with explanation of what, why, etc
- Debt Ratio Tape or FORZA DR Print Out *(if completed)*
- Credit Application *(if completed)*
- Online Application **
- Purchase Order **
- JD Power (Mountain Region) / Valuation Paperwork **
- Credit Report(s)
  - *Primary first, then Co-Borrower(s)*
- Verification of Income *(show income calculations)* **
- Any other documents collected for loan decision
- RightSignature Signature Certificate *

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Additional Steps/Reminders:

- Double check that the Member's ID information is current/updated in Forza!
- Completed documents need saved in the L:\1-LOAN DEPT in the folder for the appropriate year and then the CANCEL folder
- Completed Loan pack also needs to be uploaded to the member's Digi Docs in Forza