



100% Otero Microloan Application

Please submit copies of applicable documents listed below with your application.
Documents may include one or more of the following:

- ☐ A copy of your current Driver's License or photo ID;
- ☐ Proof of income must to be submitted with application 30-60 days of paycheck stubs or benefit award letter;
- ☐ Bank statements (most recent 30-60 days);
- ☐ Nusenda Credit Union Financial Training Certificate;
- ☐ Other income documentation: _____

Note: Submission of income documentation is required for eligibility determination. All documents will be kept confidential in accordance with 100% Otero privacy standards.

Applicant Information:

Full Legal Name: _____
Home Phone #: _____ Cell Phone #: _____
Email Address: _____
Date of Birth: ____ / ____ / ____
Social Security Number: _____ - ____ - ____
Street Address: _____
City: _____ State: _____ Zip Code: _____
Mailing Address (if different):
Street Address: _____
City: _____ State: _____ Zip Code: _____

Reference Information:

Please provide three (3) references who can speak to your character, reliability, or work history.
References should not be immediate family members.

Reference 1:

Name: _____

Relationship: _____

Phone Number: _____

Email (if available): _____

Reference 2:

Name: _____

Relationship: _____

Phone Number: _____

Email (if available): _____

Reference 3:

Name: _____

Relationship: _____

Phone Number: _____

Email (if available): _____

Microloan Request Information:

Requested Loan Amount: \$_____

Purpose of Loan: Please describe how the microloan funds will be used and how this loan will support your household.

Have you previously received a loan from Nusenda Credit Union? ☐ Yes ☐ No If yes, please provide approximate date and amount: \$_____

Household / Financial Overview:

Current Employment Status: ☐ Employed ☐ Self-Employed ☐ Unemployed ☐ Other:

Present Employer: _____

Position: _____

Date Started: _____

Supervisor's Name: _____

Address of Employer:

Work Phone _____

Monthly Income: _____

Other non-working income you want considered. _____

Please explain:

Do you have a bank account with Nusenda Credit Union? Yes ____ No ____

Privacy & Confidentiality Agreement:

100% Otero is committed to protecting the privacy and confidentiality of all applicants. All personal and financial information provided in this application, including but not limited to Social Security numbers, identification documents and income information, will be used solely for the purpose of evaluating eligibility for the 100% Otero Microloan Program. Applicant information will be maintained in a secure manner and will only be shared with authorized staff, Microloan Committee members, or funding partners as required for loan processing, reporting, or compliance purposes. Information will not be sold, shared, or disclosed to outside parties except as required by law or with the applicant's written consent.

Applicant Agreement & Authorization:

By signing below, I certify that the information provided in this application is true and complete to the best of my knowledge. I understand that submission of this application does not guarantee loan approval. I authorize 100% Otero to verify information provided and to review this application through the Microloan Committee process.

By signing below, I acknowledge that I have read and understand this Privacy and Confidentiality Agreement and the Applicant Agreement and Authorization.

Applicant Signature: _____

Date: ____ / ____ / ____

Consent to Share Information with Partner Agencies:

I understand that 100% Otero may collaborate with trusted partner agencies, financial institutions, and funding partners to support the Microloan Program and related services.

By signing below, I give permission for 100% Otero to share relevant information from my loan application, including personal and financial information, only as necessary for loan evaluation, processing, reporting, technical assistance, or compliance purposes. I understand that my information will be shared only with authorized partners and will be handled in accordance with privacy and confidentiality standards. I further understand that I may revoke this consent in writing at any time, except where information has already been shared as part of the loan process.

Applicant Signature: _____

Date: ____ / ____ / ____

Please return completed application and all required documentation in ONE email to SandraDavis@100Otero.org OR

Call 575-415-1792 to schedule dropping the application off at the office.