

Hardship Request

The following documents are required when submitting a hardship request:

Last two years of personal tax returns

Copies of your two most recent pay stubs

Last two months of your official bank and credit union statements (other than Pacific Service CU)

Once you have completed the hardship request form and collected the required documents, you may submit them by email or mail:

- Email to LoanServices2@pacificservice.org
- Mail to: PO BOX 8191
WALNUT CREEK CA 94596

****PDF is the preferred file format for submitting the hardship request forms. Photos of documents may not be legible and could hinder or delay your request.**

Financial Hardship Worksheet



**PACIFIC SERVICE
CREDIT UNION**

Member Number: _____

Member's Name: (Please Print) _____ Co-Borrower: (Please Print) _____

Home or Cellphone No.: _____

Member's Email: _____

I/We request assistance with my/our: Auto Loan Equity Loan First Mortgage Personal Loan Visa

Year of vehicle Make of vehicle Model of vehicle Mileage

Condition:

☐ Excellent ☐ Good ☐ Average ☐ Poor

If applicable, please provide a brief description of needed repairs:

Property address securing your real estate loan with Pacific Service Credit Union:

Are you currently employed? ☐ Yes ☐ No Has your income been reduced; if yes, by what amount? \$ _____ /Monthly

What event(s) caused your financial hardship and when did it begin?

What actions have you taken to resolve your financial hardship? (e.g. obtained additional income, reduced monthly expenses, etc.)?

Detail of Household Income

Gross Wages (include overtime and tips)	\$
Child Support/Alimony Received*	\$
Non-Taxable Social Security/SSDI	\$
Taxable Social Security	\$
Retirement, Annuities and/or Pension	\$
Rental Income Received	\$
Unemployment Income Received	\$
Food Stamps/Welfare Received	\$
Other Income	\$
TOTAL MONTHLY INCOME	\$

Detail of Household Expenses

Total Primary Mortgage or Rent Payment	\$
Credit Cards/Installment Loans	\$
Child Support and/or Alimony Payments	\$
Auto Loan or Lease Payment	\$
Mortgage Payments on Other Properties	\$
HOA or Condo Fees	\$
Utilities	\$
Discretionary Expenses	\$
Other Expenses	\$
TOTAL MONTHLY EXPENSES	\$

* Alimony, child support, or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered for repaying this loan.

Additional information you believe will be helpful in evaluating your request:

By signing this Financial Hardship Worksheet, I/we agree that Pacific Service Credit Union may discuss or obtain credit information about my loan and financial situation from a third party. I/We understand that collection activity may continue while Pacific Service Credit Union evaluates my request.

I/We understand that all open-end line of credit and credit card accounts that I/we have with Pacific Service Credit Union will be revoked upon Pacific Service Credit Union's receipt of this request.

I/We understand that the If I/we have added any insurance products to my/our loan, the terms of coverage will not be extended to my/our new maturity date. I/We understand that a deferred payment may impact GAP claims on vehicle loans.

I/We affirm that the information provided in the Financial Harship Worksheet and the required documents listed are true and correct to the best of my/our knowledge.

The following documents are required to complete your request:

The last two years of personal tax returns

Copies of your most recent paystubs

The last two months of your official bank/CU statements (other than PSCU statements)

*Optional - Any other documentation you feel will assist PSCU in evaluating your request.

X _____
Member Signature Date

X _____
Co-Borrower Signature Date