

Online Loan Application Guide using DocuSign

Members can use the calculator on our website home page to determine the amount of loan they wish to apply for and preferred repayment period.

1. Visit our website www.teacherscreditunion.co.uk and select Member Login
2. Enter your membership number, date of birth & select continue. You will then be asked to enter 3 random numbers from your unique PIN number
3. Select Online Banking Area – Launch Now - You will be asked to re-enter your PIN
4. Select Loan Application from the list
5. Once you are satisfied that you have selected the correct amount, duration & purpose select calculate to continue with your online loan application. Example below:

Online Loan Application * Indicates Mandatory Field

Amount Required	<input type="text" value="£500.00"/>	*
To be repaid	<input type="text" value="Monthly"/>	*
For a duration of	<input type="text" value="48"/> Months	*
Purpose of Loan	<input type="text" value="Golf Fees 7.9%"/>	*

CALCULATE

6. The next page will provide a summary of your loan details including monthly repayment. If you wish to amend the monthly repayment please enter the new amount and re-calculate before continuing. *(Please note, this amount does not include savings. If you want to continue saving please enter this information at the end of your application when you are asked - Would you like to add any additional information regarding this loan application?)*
7. Enter Personal Details as requested
8. Financial Information Screen – Please ensure you list all income and expenditure by pressing the green + button. Example shown below:

Personal Details **Financial Info** Payment Details Notes

Use the **+** button below to add entries to the list.

Income

Type	Frequency	Amount	Source	
<input type="text" value="Select"/>	<input type="text" value="Select"/>	<input type="text"/>	<input type="text"/>	+ ×
Net Salary	Monthly	£1,500.00		×
Child Benefit	Monthly	£100.00		×

Expenditure

Type	Frequency	Amount	
<input type="text" value="Select"/>	<input type="text" value="Select"/>	<input type="text"/>	+ ×
Other Outgoings	Monthly	£10.00	×
Electricity	Monthly	£40.00	×
Mortgage	Monthly	£500.00	×
Car Insurance	Monthly	£40.00	×
Rates	Monthly	£100.00	×

BACK **NEXT**

9. We will contact you if we require any further information. If we require any further documentation e.g. bank statements, you can upload these via the document uploader option in your credit union online account as shown below:

The screenshot shows the Teachers' Credit Union Limited online banking interface. At the top left is the logo, and at the top right is the 'Personal Settings' link and a login timestamp: 'You last logged on Tuesday, 12-Nov-2019 at 11:11'. Below the logo is a 'LOGOUT' button with a power icon. A vertical sidebar on the left contains the following menu items: 'Account Balances' (highlighted in orange), 'Inter Account Transfers', 'External Account Transfers', 'Bill Payment', 'Loan Application', 'Member Documents', 'e-Statements', 'Manage Payees', and 'Document Uploader'. A red arrow points to the 'Document Uploader' option. The main content area displays 'Account Balances' and 'Loan Balances' sections. The 'Account Balances' table has columns for Account, Account Number, Balance, and Available Balance, with one row for 'Share 1' (XXXX3441, £405.90, £405.90) and a 'View Transactions e-Statement' link. The 'Loan Balances' table has columns for Account, Balance, Interest Due, and Arrears, with one row for 'Home Improvement 7.9%' (£19,572.05, £3.97, £3.97) and a 'View Transactions e-Statement' link.

10. If your application has been successful you will receive a text informing you that documents are pending in the documents section of your credit union online banking
11. Log-in to online banking and click the information banner as shown below.

The screenshot shows the Teachers' Credit Union Limited online banking interface. At the top left is the logo, and at the top right is the 'Personal Settings' link and a login timestamp: 'You last logged on Tuesday, 12-Nov-2019 at 12:24'. Below the logo is a 'LOGOUT' button with a power icon. A light blue information banner at the top contains an information icon and the text: 'You have documents to sign. Please click here to view the documents'. A red arrow points to this banner. Below the banner is the same vertical sidebar as in the previous screenshot, with 'Document Uploader' at the bottom. The main content area displays 'Account Balances' and 'Loan Balances' sections, identical to the previous screenshot.

12. Follow the instructions to e-sign your documents using DocuSign