

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Loan Officer's Name]
[Financial Credit Union Name]
[Credit Union Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],
I am writing to formally apply for a personal loan with [Financial Credit Union Name]. I am seeking a loan of [specific amount] to [briefly state purpose, e.g., consolidate debt, make home improvements, cover unexpected expenses].

I have been a member of [Financial Credit Union Name] since [year] and have maintained a positive relationship with the institution. My current financial circumstances include [briefly describe income, employment, and any other relevant details].

Attached are the necessary documents supporting my application, including my identification, proof of income, and any other required financial statements. I believe that I meet the criteria for approval and am committed to repaying the loan as agreed upon.

Thank you for considering my application. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]