

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

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

Dear [Loan Officer's Name],  
Subject: Loan Application

I am writing to formally apply for a loan with Vystar Credit Union. I am seeking a loan of [amount] for the purpose of [briefly explain purpose, e.g., home improvement, debt consolidation, purchasing a vehicle, etc.]. To provide a brief overview of my financial situation, I have been a member of Vystar for [duration of membership] and have maintained a [describe your account, e.g., checking/savings account, good credit history, etc.]. My current employment is with [Your Employer's Name] where I hold the position of [Your Job Title]. My annual income is [your income].

I have attached the necessary documents to facilitate the approval process, including:

- [List of attached documents, e.g., income statements, credit report, identification, etc.]

I believe that I am a suitable candidate for this loan and would greatly appreciate your consideration of my application. Please feel free to contact me at your earliest convenience should you require any additional information or documentation.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]